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DEPTH-DAMAGE RELATIONSHIPS FOR STRUCTURES, CONTENTS, AND VEHICLES AND CONTENT-TO-STRUCTURE VALUE RATIOS (CSV) IN SUPPORT OF THE LOWER ATCHAFALAYA REEVALUATION AND MORGANZA TO THE GULF, LOUISIANA FEASIBILITY STUDIES

Prepared for



**U.S. Army Corps of Engineers
New Orleans District
New Orleans, Louisiana**

Prepared by



Baton Rouge, Louisiana



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DEPTH-DAMAGE RELATIONSHIPS

I. INTRODUCTION

1. This report presents the results of a study conducted by G.E.C., Inc. (Gulf Engineers & Consultants, Inc.) for the New Orleans District (NOD), U.S. Army Corps of Engineers (USACE), concerning depth-damage relationships for structures, contents, and vehicles and content-to-structure value ratios for residential and nonresidential structures in a 10-parish study area including portions of Ascension, Assumption, Iberia, Iberville, Lafourche, Pointe Coupee, St. Martin, St. Mary, Terrebonne, and West Baton Rouge Parishes, Louisiana. These relationships and ratios, which are based on typical residential and commercial structures found in the parishes, will be used as a basis for damage calculations in ongoing and future flood control and hurricane protection studies.

2. Recurrent flooding in Southern Louisiana has led Congress to authorize the NOD to conduct numerous flood damage reduction studies. A number of these studies are large in scope because they encompass densely populated urban areas. Others are of smaller scale as they address problems associated with local or rural flooding. Regardless of scale, accurate estimates of damages to residential and commercial structures and their contents are essential in establishing the feasibility and optimal choice of engineering plans designed to alleviate the effects of flooding. The relationship between the depth of flooding and the severity of damage to structures and their contents is an integral component of the methodology used to estimate the economic benefits associated with floodplain modifications.

3. Four relationships that are necessary to estimate flood damages are: depth-damage for structures, depth-damage for contents, depth-damage for vehicles, and content-to-structure value ratio (CSVr). The depth-damage relationships are formulated as curves and described mathematically. They define the relationship between the depth of flooding and the percent of damage that occurs to structures and contents. Depth refers to the depth of flooding above or below the first floor of the structure. The percent damage to structure refers to the percent of the total depreciated replacement cost of the structure that is damaged. In the derivation of depth-damage curves, depth of flooding is a given quantity and is expressed in one-half foot increments over the range from -1.0 to +2.0 feet and in one foot increments over the range from 2.0 to 15.0 feet. The damages to structures and contents are displayed as percentages. The CSVr is expressed as a ratio of two values: the depreciated replacement cost of contents and the depreciated replacement cost of the structure.

4. The objective of this study was to develop depth-damage relationships and CSVr for an array of residential and commercial structure and content types. Residential structures were divided into one-story on pier, one-story on slab, two-story on pier, two-story on slab, and mobile home categories. Commercial structure types were categorized as metal frame walls, masonry bearing walls, and wood or steel frame walls. Residential contents were evaluated as one-story, two-story, or mobile home. Commercial content categories included the following types: eating and recreation, groceries and gas stations, multi-family residences, repair and home use, retail and personal services, professional businesses, public and semi-public, and warehouse and contractor services.

5. Depth-damage relationships were formulated for each structure type, for each content type, and for the following hydrologic conditions: (1) riverine or rainfall flooding - short duration (one day or less) freshwater; (2) riverine or rainfall flooding - long duration (two to three days) freshwater; (3) hurricane flooding - short duration (one day) saltwater; (4) hurricane flooding - long duration (one week) saltwater. These conditions assume that there are no effects attributable to wind or current and that the structure does not lift from its foundation.

6. Field surveys or interviews and expert panel opinions were the two primary sources of data used to develop depth-damage relationships for this study. Homeowners and business owners/operators were interviewed. Surveyed residences were videotaped to assist the expert panel in developing damage estimates, and the homeowner was interviewed to attain a complete inventory of contents and an estimate of structure value. Interviews with commercial operators resulted in owner/operator estimates of damages that would occur to contents and structure at various flooding levels, as well as a total value for contents and structure. Marshall & Swift Valuation Service estimates of structure value were also generated from survey data to compare to the interview estimates. A panel of local experts was assembled to provide expert opinion estimates of content and structure values for typical cases as well as damages that would occur at various depths of flooding.

II. OVERVIEW OF STUDY RESULTS

1. The main focus of this study was to develop freshwater and saltwater (long and short duration) depth-damage relationships and content-to-structure value ratios based on expert panel estimates. Homeowner and commercial interviews were used to assist the panel with their estimates. Tables 1 and 2 present an overview of residential structure depth-damage relationships developed by the expert panel for the four hydrologic conditions. Table 3 shows expert panel estimates for commercial structure depth-damage relationships.

2. Table 4 shows the expert panel freshwater and saltwater (long and short duration) depth-damage estimates and CSV for residential contents. Expert panel estimates of depth-damages and CSV for non-residential contents are presented in tables 5 and 6 for freshwater and saltwater, respectively. Tables 7 and 8 provide depth-damage relationships for contents and structures, respectively, and CSV for non-residential contents based on owner/operator interviews. Vehicle depth-damage estimates based on operator interviews are presented in Table 9.

3. The tables in this overview provide a summary of the study results. Detailed methodologies related to the formulation of depth-damage relationships and CSV from both interviews and experts are included in subsequent sections of this report.

**Table 1. Freshwater Depth-Damage Relationships
for Residential Structures, Expert Panel Estimates**

Flood Depth (ft)	One-Story on Pier		One-Story on Slab		Two-Story on Pier		Two-Story on Slab		Mobile Home	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	1.1	1.1	0.0	0.0	1.4	1.4	0.0	0.0	6.4	6.4
-0.5	5.5	5.5	0.0	0.0	2.2	2.2	0.0	0.0	7.3	7.3
0.0	11.7	11.7	1.1	1.1	5.7	5.7	1.2	1.2	9.9	9.9
0.5	41.7	41.7	22.4	22.4	17.9	18.3	14.8	15.0	43.4	43.4
1.0	41.7	41.7	22.4	22.4	17.9	18.3	14.8	15.0	44.7	44.7
1.5	42.4	63.9	23.2	37.2	19.1	31.2	15.7	26.1	45.0	45.0
2.0	47.7	67.4	28.0	38.7	22.3	31.9	19.1	27.1	45.7	45.7
3.0	52.9	71.2	31.4	42.1	23.0	32.6	20.5	28.5	45.9	96.5
4.0	53.9	71.2	32.9	43.6	28.6	35.7	22.4	29.4	50.0	96.5
5.0	73.1	79.2	47.9	47.9	35.6	40.4	34.3	34.5	65.6	96.5
6.0	73.1	79.2	47.9	47.9	35.6	40.4	34.3	34.5	65.6	96.5
7.0	73.1	79.2	47.9	47.9	35.6	40.4	34.3	34.5	66.0	96.5
8.0	73.1	79.2	47.9	47.9	39.3	42.4	35.2	35.4	66.0	96.5
9.0	77.7	81.5	55.9	55.9	42.0	42.4	37.6	37.8	66.0	96.5
10.0	77.7	81.5	55.9	55.9	46.3	55.7	40.4	47.0	66.0	96.5
11.0	79.8	81.5	58.1	58.1	54.5	58.5	47.6	50.6	66.0	96.5
12.0	79.8	81.5	58.1	58.1	54.5	58.5	51.4	52.6	66.0	96.5
13.0	79.8	81.5	58.1	58.1	68.2	70.9	56.6	56.6	66.0	96.5
14.0	79.8	81.5	58.1	58.1	68.2	70.9	56.6	56.6	66.0	96.5
15.0	79.8	81.5	58.1	58.1	68.2	70.9	56.6	56.6	66.0	96.5

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 2. Saltwater Depth-Damage Relationships
for Residential Structures, Expert Panel Estimates**

Flood Depth (ft)	One-Story on Pier		One-Story on Slab		Two-Story on Pier		Two-Story on Slab		Mobile Home	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	1.1	1.1	0.0	0.0	1.4	1.4	0.0	0.0	6.4	6.4
-0.5	6.1	12.2	0.0	1.1	2.2	2.2	0.0	1.2	7.3	7.3
0.0	12.9	15.2	1.1	1.1	6.4	6.4	1.2	1.2	9.9	9.9
0.5	45.9	49.4	23.3	23.3	19.0	19.0	16.1	16.1	43.4	43.4
1.0	45.9	50.1	23.3	23.3	19.0	19.0	16.1	16.1	44.7	44.7
1.5	46.6	66.7	25.6	37.2	21.0	31.9	17.3	26.1	45.9	97.6
2.0	52.5	70.2	30.8	41.9	24.6	32.6	21.0	27.1	46.6	97.6
3.0	58.2	71.2	34.6	45.3	25.3	33.3	22.6	28.5	46.8	97.6
4.0	59.3	97.5	36.2	92.0	31.4	93.4	24.6	80.0	51.0	97.6
5.0	80.4	97.5	52.7	92.0	39.1	93.4	37.7	80.0	66.9	97.6
6.0	80.4	97.5	52.7	92.0	39.1	93.4	37.7	80.0	66.9	97.6
7.0	80.4	97.5	52.7	92.0	39.1	93.4	37.7	80.0	67.3	97.6
8.0	80.4	97.5	52.7	92.0	43.2	93.4	38.7	80.0	67.3	97.6
9.0	85.5	97.5	61.5	92.0	46.2	93.4	41.3	80.0	67.3	97.6
10.0	85.5	97.5	61.5	92.0	50.9	93.6	44.4	80.3	67.3	97.6
11.0	87.7	97.5	63.9	92.0	59.9	93.6	52.4	80.3	67.3	97.6
12.0	87.7	97.5	63.9	92.0	59.9	93.6	56.5	80.3	67.3	97.6
13.0	87.7	97.5	63.9	92.0	75.0	96.6	62.3	83.2	67.3	97.6
14.0	87.7	97.5	63.9	92.0	75.0	96.6	62.3	83.2	67.3	97.6
15.0	87.7	97.5	63.9	92.0	75.0	96.6	62.3	83.2	67.3	97.6

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 3. Freshwater and Saltwater Depth-Damage Relationships
for Commercial Structures, Expert Panel Estimates**

Flood Depth (ft)	Metal Frame				Masonry Bearing				Wood or Steel Frame			
	Freshwater		Saltwater		Freshwater		Saltwater		Freshwater		Saltwater	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	1.1	1.1	1.1	1.1	1.6	1.6	1.8	6.6	1.1	1.1	1.1	1.1
0.5	11.8	13.2	13.2	13.2	12.0	12.0	13.2	19.8	18.3	22.3	20.1	22.3
1.0	11.8	13.2	13.2	13.2	12.0	12.0	13.2	19.8	18.3	23.7	20.1	23.7
1.5	16.6	17.2	17.2	17.2	17.2	17.2	18.9	24.5	24.4	25.8	25.8	25.8
2.0	17.0	20.9	18.7	20.9	17.4	17.4	19.1	24.5	27.2	32.7	29.9	32.7
3.0	20.2	23.6	22.3	23.6	22.4	22.4	24.7	29.6	30.9	34.4	34.0	34.4
4.0	24.4	27.1	26.9	27.1	26.3	26.3	29.0	34.7	37.0	39.8	40.7	39.1
5.0	26.1	28.8	28.7	28.8	29.5	29.5	32.5	37.9	44.5	44.5	49.0	49.1
6.0	26.1	28.8	28.7	28.8	29.5	29.5	32.5	37.9	44.5	44.5	49.0	49.1
7.0	26.1	28.8	28.7	28.8	29.5	29.5	37.5	37.9	46.2	46.2	50.8	49.1
8.0	29.5	41.3	32.5	39.9	31.9	31.9	35.1	63.3	47.6	56.0	52.4	49.1
9.0	36.3	41.3	39.9	39.9	42.3	42.3	46.5	63.3	52.1	60.4	57.3	49.1
10.0	36.3	41.3	39.9	39.9	48.4	48.4	53.3	63.3	52.1	60.4	57.3	49.1
11.0	36.3	41.3	39.9	39.9	48.4	48.4	53.3	63.3	52.1	60.4	57.3	49.1
12.0	36.3	41.3	39.9	39.9	52.4	52.4	57.7	63.3	54.9	66.0	60.4	80.5
13.0	36.3	41.3	39.9	39.9	52.4	52.4	57.7	63.3	54.9	66.0	60.4	80.5
14.0	36.3	41.3	39.9	39.9	52.4	52.4	57.7	63.3	54.9	66.0	60.4	80.5
15.0	36.3	41.3	39.9	39.9	52.4	52.4	57.7	63.3	54.9	66.0	60.4	80.5

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 4. Freshwater and Saltwater Depth-Damage Relationships
and CSVR for Residential Contents, Expert Panel Estimates**

Flood Depth (ft)	1-Story						2-Story						Mobile Home					
	Freshwater			Saltwater			Freshwater			Saltwater			Freshwater			Saltwater		
	Short	Long		Short	Long		Short	Long		Short	Long		Short	Long		Short	Long	
-1.0	0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0	
-0.5	0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0	
0.0	0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0		0.0	0.0	
0.5	26.8	78.5		35.0	95.0		24.5	67.1		32.0	69.6		28.1	85.0		36.7	95.0	
1.0	42.3	83.3		50.0	95.0		37.8	67.1		44.8	69.6		38.3	85.0		45.4	96.0	
1.5	48.6	85.3		53.0	95.0		42.9	72.6		46.7	74.7		44.8	90.0		48.8	97.0	
2.0	57.9	88.6		66.0	95.0		50.4	72.6		57.4	74.7		56.4	95.0		64.3	98.0	
3.0	78.0	92.8		81.0	95.0		67.1	76.4		69.6	78.5		68.6	99.0		71.2	99.0	
4.0	83.6	94.4		86.0	98.0		72.6	77.7		74.7	79.9		79.9	99.0		82.2	100.0	
5.0	87.2	94.7		89.6	98.0		76.4	78.0		78.5	83.2		89.6	99.0		92.1	100.0	
6.0	88.7	94.8		91.2	98.0		77.7	78.0		79.9	83.2		89.7	99.0		92.3	100.0	
7.0	89.1	94.8		95.0	98.0		78.0	78.0		83.2	83.2		89.7	99.0		95.7	100.0	
8.0	89.1	94.8		95.0	98.0		78.0	78.0		83.2	83.2		89.7	99.0		95.7	100.0	
9.0	89.1	94.8		95.0	98.0		78.0	78.0		83.2	83.2		89.7	99.0		95.7	100.0	
10.0	89.1	94.8		95.0	98.0		78.0	78.0		83.2	83.2		89.7	99.0		95.7	100.0	
11.0	89.1	94.8		95.0	98.0		85.8	91.4		91.4	97.5		89.7	99.0		95.7	100.0	
12.0	89.1	94.8		95.0	98.0		87.9	91.7		93.8	97.8		89.7	99.0		95.7	100.0	
13.0	89.1	94.8		95.0	98.0		91.4	92.4		97.5	98.5		89.7	99.0		95.7	100.0	
14.0	89.1	94.8		95.0	98.0		91.7	92.4		97.8	98.5		89.7	99.0		95.7	100.0	
15.0	89.1	94.8		95.0	98.0		92.4	92.4		98.5	98.5		89.7	99.0		95.7	100.0	
CSVR	0.46						0.56						0.64					

Source: Expert Panel Meeting, Houma, Louisiana, January 15-16, 1997.

**Table 5. Freshwater Depth-Damage Relationships
and CSVR for Non-Residential Contents, Expert Panel Estimates**

Flood Depth (ft)	Eating and Recreation		Groceries and Gas Stations		Multi-Family Residences		Professional Businesses		Public and Semi-Public		Repairs and Home Use		Retail and Personal Svcs.		Warehouse and Contractor Svcs.	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	17.8	37.5	9.0	90.1	7.5	17.4	12.8	22.8	36.1	70.6	13.9	30.3	10.9	33.3	8.1	16.0
1.0	23.9	41.4	26.9	91.5	14.6	22.8	16.2	28.3	65.0	75.0	19.6	31.2	23.0	55.0	12.0	20.1
1.5	44.6	66.6	68.6	91.7	17.9	29.1	28.9	37.1	65.0	75.6	30.3	31.2	33.3	55.0	16.0	20.1
2.0	47.8	68.0	79.3	91.8	22.3	36.9	34.0	41.8	65.0	76.4	31.2	62.9	55.0	68.5	20.1	26.6
3.0	76.5	84.0	86.6	93.9	37.8	43.3	64.8	66.0	90.0	97.2	62.9	64.2	68.5	77.4	26.6	30.9
4.0	91.3	92.4	89.8	95.2	43.1	45.0	80.2	81.3	100.0	100.0	64.2	65.6	77.4	85.9	30.9	39.0
5.0	93.5	94.8	95.7	95.2	45.0	45.0	81.9	83.0	100.0	100.0	65.6	73.3	85.9	94.4	39.0	46.2
6.0	94.4	95.5	95.9	95.9	45.0	45.0	89.5	90.7	100.0	100.0	73.3	76.1	94.4	94.4	46.2	53.4
7.0	96.7	97.8	95.9	95.9	45.0	45.0	91.8	91.8	100.0	100.0	76.1	76.1	94.4	94.4	53.4	60.6
8.0	96.7	97.8	95.9	95.9	45.0	45.0	91.8	91.8	100.0	100.0	76.1	76.1	94.4	94.4	60.6	67.9
9.0	96.7	97.8	95.9	95.9	45.0	45.0	91.8	91.8	100.0	100.0	76.1	76.1	94.4	97.0	67.9	72.5
10.0	96.7	97.8	95.9	95.9	52.5	62.4	91.8	91.8	100.0	100.0	76.1	76.1	97.0	97.0	72.5	72.5
11.0	96.7	97.8	95.9	95.9	62.9	74.1	91.8	91.8	100.0	100.0	76.1	76.1	97.0	97.0	72.5	72.5
12.0	96.7	97.8	95.9	95.9	82.7	88.3	91.8	91.8	100.0	100.0	76.1	76.1	97.0	97.0	72.5	72.5
13.0	96.7	97.8	95.9	95.9	88.1	90.0	91.8	91.8	100.0	100.0	76.1	76.1	97.0	97.0	72.5	72.5
14.0	96.7	97.8	95.9	95.9	89.9	90.0	91.8	91.8	100.0	100.0	76.1	76.1	97.0	97.0	72.5	72.5
15.0	96.7	97.8	95.9	95.9	89.9	90.0	91.8	91.8	100.0	100.0	76.1	76.1	97.0	97.0	72.5	72.5
CSVR	0.40		1.42		0.22		0.91		0.37		0.62		1.71		0.68	

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 6. Saltwater Depth-Damage Relationships
and CSVR for Non-Residential Contents, Expert Panel Estimates**

Flood Depth (ft)	Eating and Recreation		Groceries and Gas Stations		Multi-Family Residences		Professional Businesses		Public and Semi-Public		Repairs and Home Use		Retail and Personal Svcs.		Warehouse and Contractor Svcs.	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	18.7	41.2	9.9	99.1	7.9	20.1	14.8	35.0	40.0	80.0	14.6	33.3	12.0	36.6	8.5	17.6
1.0	25.0	45.6	29.6	100.0	15.3	26.2	18.6	43.3	72.0	85.0	20.6	34.3	25.3	60.5	12.6	22.1
1.5	46.8	73.3	75.4	100.0	18.8	33.5	33.3	56.7	72.0	85.7	31.8	34.3	36.6	60.5	16.8	22.1
2.0	50.2	74.8	87.2	100.0	23.5	42.4	39.0	63.9	72.0	86.6	32.8	69.2	60.5	75.4	21.1	29.2
3.0	80.3	92.4	95.2	100.0	39.7	49.8	74.6	100.0	99.7	100.0	66.0	70.6	75.4	85.1	27.9	34.0
4.0	95.8	99.2	98.8	100.0	45.3	51.7	92.2	100.0	100.0	100.0	67.4	72.1	85.1	94.5	32.5	42.8
5.0	98.2	100.0	100.0	100.0	47.2	51.7	94.1	100.0	100.0	100.0	68.8	80.6	94.5	100.0	40.9	50.8
6.0	99.1	100.0	100.0	100.0	47.2	51.7	100.0	100.0	100.0	100.0	76.9	83.7	100.0	100.0	48.5	58.7
7.0	100.0	100.0	100.0	100.0	47.2	51.7	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	56.1	66.7
8.0	100.0	100.0	100.0	100.0	47.2	51.7	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	63.7	74.6
9.0	100.0	100.0	100.0	100.0	47.2	51.7	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	71.3	79.7
10.0	100.0	100.0	100.0	100.0	55.1	71.8	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	76.1	79.7
11.0	100.0	100.0	100.0	100.0	66.0	85.2	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	76.1	79.7
12.0	100.0	100.0	100.0	100.0	86.9	100.0	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	76.1	79.7
13.0	100.0	100.0	100.0	100.0	92.5	100.0	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	76.1	79.7
14.0	100.0	100.0	100.0	100.0	94.4	100.0	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	76.1	79.7
15.0	100.0	100.0	100.0	100.0	94.4	100.0	100.0	100.0	100.0	100.0	79.9	83.7	100.0	100.0	76.1	79.7
CSV	0.40		1.42		0.22		0.91		0.37		0.62		1.71		0.68	

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 7. Composite Depth-Damage Relationships
and CSV for Non-Residential Contents, Operator Interview Estimates**

Flood Depth (ft)	Eating and Recreation	Groceries and Gas Stations	Multi-Family Residences	Professional Businesses	Public and Semi-Public	Repairs and Home Use	Retail and Personal Svcs.	Warehouse and Contractor Svcs.
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	11.2	15.8	19.0	18.9	10.9	14.5	19.5	20.1
1.0	26.0	39.0	27.0	31.2	25.1	30.0	29.6	27.5
1.5	40.2	45.0	32.5	39.4	36.8	34.1	42.2	34.6
2.0	54.0	54.0	40.4	52.4	55.0	40.9	54.9	45.3
3.0	67.5	65.9	47.7	65.2	69.0	51.6	64.5	54.6
4.0	83.0	78.5	51.2	72.7	79.0	65.3	77.0	62.3
5.0	87.5	91.5	53.5	79.1	83.5	74.9	87.5	72.1
6.0	95.0	97.0	55.5	82.0	84.5	90.6	95.5	77.5
7.0	97.0	98.0	57.0	84.0	85.0	93.3	96.0	82.0
8.0	98.0	99.5	58.5	85.9	85.0	93.3	96.5	87.0
9.0	98.0	99.5	63.6	87.9	85.0	93.3	96.5	90.0
10.0	99.0	99.5	80.9	89.4	89.7	99.0	96.5	93.0
11.0	99.0	99.5	88.7	91.0	89.7	100.0	96.5	94.5
12.0	100.0	100.0	92.9	91.5	90.2	100.0	96.5	95.5
13.0	100.0	100.0	97.0	95.0	92.0	100.0	100.0	95.5
14.0	100.0	100.0	98.8	95.5	93.0	100.0	100.0	95.5
15.0	100.0	100.0	99.5	97.5	94.0	100.0	100.0	95.5
CSV	4.28	1.28	0.23	0.78	0.82	2.51	1.48	3.72

Source: G.E.C., Inc., Commercial Operator Interviews, November 1996.

**Table 8. Composite Depth-Damage Relationships
for Non-Residential Structures, Operator Interview Estimates**

Flood Depth (ft)	Metal Frame	Masonry Bearing	Wood or Steel Frame
-1.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0
0.0	0.0	0.0	0.0
0.5	4.4	7.9	11.9
1.0	10.1	13.7	18.3
1.5	13.2	19.1	23.5
2.0	18.6	25.9	31.0
3.0	21.0	33.4	38.1
4.0	27.4	40.5	43.1
5.0	38.2	47.7	50.8
6.0	47.1	53.4	57.0
7.0	49.7	54.3	60.6
8.0	53.1	64.8	69.2
9.0	54.8	68.6	71.8
10.0	58.9	72.4	75.5
11.0	59.2	74.1	77.5
12.0	60.4	75.7	83.7
13.0	60.7	77.0	84.6
14.0	61.0	77.5	85.4
15.0	61.6	78.1	91.3

Source: G.E.C., Inc., Commercial Operator Interviews, November 1996.

**Table 9. Depth-Damage Relationships for Vehicles
Operator Interview Estimates**

Survey Number and Category	Market Value (\$)	Flood Depth (feet)				
		0.5	1.0	1.5	2.0	3.0
1 Compact	13,000	0.0	8.0	14.0	19.0	100.0
1 Mid-Size	17,000	0.0	6.0	11.0	15.0	100.0
1 Full-Size	25,000	0.0	4.0	7.0	10.0	100.0
2 Compact	15,000	0.0	6.0	12.0	17.0	100.0
2 Mid-Size	20,000	0.0	5.0	13.0	25.0	100.0
2 Full-Size	33,000	0.0	3.0	15.0	24.0	100.0
3 Compact	13,000	0.0	0.0	19.0	100.0	100.0
3 Mid-Size	20,000	0.0	0.0	15.0	100.0	100.0
3 Full-Size	28,000	0.0	0.0	14.0	100.0	100.0
Avg. Compact	13,667	0.0	4.7	15.0	45.3	100.0
Avg. Mid-Size	19,000	0.0	3.7	13.0	46.7	100.0
Avg. Full-Size	28,667	0.0	2.3	12.0	44.7	100.0

Source: G.E.C., Inc., Commercial Operator Interviews, December 1996.

III. STRUCTURE DEPTH-DAMAGE RELATIONSHIPS BASED ON EXPERT OPINION

A. Panel of Experts

1. The primary source for obtaining depth-damage relationships and CSVr used in this study was a local panel of experts based on the "Expert Opinion" method described in the *Handbook of Forecasting Techniques* (IWR Contract Report 75-7, December 1975) and *Handbook of Forecasting Techniques, Part II, Description of 31 Techniques* (Supplement to IWR Contract Report 75-7, August 1977). Although the development of depth-damage curves and CSVr are not strictly forecasting exercises, the expert panel method is well-suited to the preparation of these types of data.
2. To obtain depth-damage estimates from knowledgeable individuals in the study area, a list of potential experts was developed through various references and through the Yellow Pages for the 10-parish area. The study effort required experts from several different fields. The panel for determining structural depth-damage relationships required four individuals with knowledge and skills in residential and commercial construction and repair consistent with that of professional general contractors, two individuals with specific experience or skills in flood damage assessment consistent with that of professional or licensed insurance claims adjusters, and one individual with knowledge and skills of carpet and floor replacement consistent with that of a professional Certified Restorer. Each potential expert was contacted and provided with an explanation of the study effort. After the potential panel members were contacted and were verified to be suitable in terms of the study methodology, the New Orleans District (NOD) was provided with panel members resumes and credentials. The following persons agreed to participate in the structure expert panel meetings and had the knowledge and skills required by the study effort.
3. **Daryl Patin, P.E.** -- Mr. Patin is a registered Professional Engineer and a registered Land Surveyor with 34 years of experience in the civil/structural field. He is currently the owner and chief engineer/land surveyor of Patin Engineers and Surveyors. During his practice, Mr. Patin has performed subdivision design and layout, construction inspection, water distribution, open channel and subsurface drainage, structural design for nursing homes, vocational schools, commercial buildings, hospitals and churches. Prior to owning his practice, Mr. Patin worked for Bovay Engineers in Baton Rouge, Louisiana, Crown Zellerbach Corporation in St. Francisville, Louisiana, Fromherz Engineers in New Orleans, Louisiana, and Boeing Co. in New Orleans, Louisiana. Additionally, Mr. Patin's professional affiliations include the American Society of Civil Engineers, Louisiana Engineering Society and the Louisiana Land Surveyors Association. He holds a B.S. degree in Civil Engineering from the University of Southwestern Louisiana, an M.S. degree in Civil Engineering from Louisiana State University and an MBA from Loyola University.
4. **Patrick Boutté** -- Mr. Boutté is a Master Builder with 14 years of experience and is the owner of Division Six Carpentry, Inc., a design and build company. His business mainly constructs residential properties but also performs residential renovations and repair. Prior to

owning his business, Mr. Boutté was Operations Manager for JFC Construction in Holden, Louisiana. Mr. Boutté is currently the Treasurer-elect for the Acadian Homebuilders Association and has also served as the organization's Secretary, Education Chairman, and served on the Membership Committee. Mr. Boutté is the Chairman for the Education Committee for the Louisiana Home Builders Association. His other affiliations include: National Homebuilders Association, National Federation of Independent Businesses, Knights of Columbus, and the Chamber of Commerce. Mr. Boutté is currently pursuing National Certification as a professional builder, he is a graduate of the Builders Institute and the Remodeler Institute. Additionally, Mr. Boutté attended the University of Southwestern Louisiana and studied Architecture and Construction Science.

5. **Roger McChargue** -- Mr. McChargue is a licenced contractor with 31 years of experience. He is currently the owner of McChargue Construction. The main focus of his business is commercial and light industrial construction, but he also constructs custom residential homes. Mr. McChargue conducts cost estimates and performs construction management for all projects. Mr. McChargue earned a B.S. degree in Accounting from Nicholls State University.

6. **Wayne Macks** -- Mr. Macks is a licensed building contractor and has had his own construction business since 1990. In total, Mr. Macks has over 20 years of commercial and residential construction experience. He has experience in new construction as well as home improvements. Mr. Macks continually attends construction courses which demonstrate modern construction products and methods of installation. Mr. Macks is a member of the Louisiana United Business Association, the Better Business Bureau, the Chamber of Commerce, and the National Federation of Independent Businesses.

7. **Don Grissom** -- Mr. Grissom is an insurance adjuster with Crawford and Company. He is a Flood Certified Adjuster and has 25 years of experience writing flood claims. Mr. Grissom is a graduate of Northwestern State University and he has attended many seminars, adjusting schools and property schools as a professional adjuster. Additionally, he has attended the Insurance Institute of America. Mr. Grissom's specific flood experience includes supervising 25-30 property adjusters at storm offices which were set up for Hurricanes *Juan* and *Andrew*.

8. **H. Chris Ashy** -- Mr. Ashy has been a claims adjuster for Lindsey Morden Claim Services since 1991. His experience includes casualty and property claims. Mr. Ashy is a National Flood Insurance Program (NFIP) flood certified adjuster and has worked in several flood events. In addition, Mr. Ashy has experience in residential and commercial building and restoration. Professional affiliations include the Baton Rouge Claims Association. Mr. Ashy's education includes continuous claims adjusting course work offered by the Vale National Training Center. He also holds a B.A. degree in General Studies from Louisiana State University.

9. **George Ferris** -- Mr. Ferris is President of Modern Way Cleaning and Restoration in Metairie, which has restored homes and businesses damaged by floods and other water conditions in the surrounding parishes for over a decade. His current certifications include Senior Carpet

Inspector and Master Cleaning and Restoration Technician from the Institute of Inspection, Cleaning, and Restoration Certification (IICRC). Modern Way dried and restored homes and businesses during the 1989 freeze, the 1993 flood, and the May 1995 flood. Mr. Ferris has extensive experience in drying contents and structures, when fire or water damage has occurred.

B. Expert Panel Meetings for Structures

10. The expert panel for structures met on January 21 and 22, 1997, in the main conference room of T. Baker Smith and Son, Inc., Houma, Louisiana. The agenda for the January 21 meeting included the development of structural depth-damage relationships for one-story on pier, one-story on slab, two-story on pier, and two-story on slab residences. The January 22 meeting addressed depth-damage relationships for mobile homes, metal frame, masonry bearing walls, and wood or steel frame commercial construction.

11. The panel was asked to determine depth-damage relationships for typical structures in the Lower Atchafalaya and Morganza Study areas. The depth-damage relationship is the expected amount of damage in dollars, or as a percentage of total value, for each foot of flooding above or below the first floor of a structure. These percentages were estimated for four different flood scenarios: (1) rainfall flooding, short duration of one-day freshwater; (2) rainfall flooding, long duration of two to three days freshwater; (3) hurricane flooding, short duration of one-day saltwater; (4) hurricane flooding, long duration of one-week saltwater. Based on limited field surveys and the experience of the members of the panel, typical structures were defined for each residential and commercial structure category. Each typical structure was assigned a replacement cost based on its new construction value.

12. For each of the structure categories, the panel developed collective depth-damage estimates by evaluating the damage to each component of the structure. The component damage was defined as the cost to repair or replace the item. If it was feasible to repair the item, the repair cost was used. For components that could not be repaired, the replacement cost was used. Based on their experience, the experts made judgements as to how and at what depth each component of the structure would be damaged by flood waters. A list of these assumptions for structure damage is provided in Appendix A. After each component in the structure was analyzed, the total damages at each increment of flooding were summed and shown as a percentage of the total replacement cost of the structure.

13. Itemized depth-damage for all structure categories were estimated for the freshwater short and long duration conditions. From these resulting depth-damage curves, a minimum and maximum percent damage was determined by the panel for each structure category. These variations from the most likely estimate were usually determined by the panel to be a percent change above or below the total itemized damage. Saltwater short and long duration depth-damage curves were also determined as a percent adjustment from the freshwater curves, including the most likely, minimum, and maximum percent damage values. Expert comments and assumptions about saltwater damage and long duration flooding damages appear in Appendix B.

C. Residential Structures

14. The expert panel was provided preliminary descriptions of each residential structure category prior to developing their group individual estimates. These descriptions were determined from limited field surveys throughout the study area and were intended as a basis for the experts to estimate typical characteristics for each category. The experts were also shown video taken of surveyed residential structures. Descriptions of each type of structure included quality of construction, condition, age, square footage, and depreciated structure value. The experts discussed each category and determined, on the basis of their experience in the study area, that the typical size for each category provided by the field survey needed to be adjusted. The panel then estimated a new construction cost per square foot for each type of home. From this total structure value the panel developed a list of structural items, with an estimated construction value, comprising the typical structure for each category. The resulting itemized structure values were used in developing depth-damage relationships for each residential category. Table 10 shows the square footage and total structure value as determined by the expert panel for each residential structure type.

Table 10. Typical Residential Structure Size and Value

Residential Category	Square Footage	New Construction Value
One-story on pier	1,250	\$ 71,188
One-story on slab	1,650	\$ 87,800
Two-story on pier	2,400	\$146,159
Two-story on slab	2,700	\$166,600
Mobile home	1,064	\$22,650

Source: Expert Panel Meeting, Houma, Louisiana, January 21-22, 1997.

15. The first structure category considered by the panel in the January 21 meeting was a 1,250 square foot, one-story on pier residence. This type of home could be built new in the study area, not including the price of land, for \$71,188 according to the experts. Tables 11 through 13 provide depth-of-flooding vs. percent damage estimates for short and long duration, freshwater and saltwater flooding, developed by the experts as a group considering itemized damage to the structure. Figure 1 provides a graphical comparison of the freshwater and saltwater short and long duration depth-damage curves for a one-story on pier residential structure.

**Table 11. Expert Opinion Depth-Damage Estimates
for One-Story On Pier Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item	Flood Level (feet)																				
		Damage Value (\$)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
Heating and Cooling Unit/Ducts	3,125	800	800	800	800	800	800	800	1,500	1,500	1,500	1,500	1,500	1,500	3,125	3,125	3,125	3,125	3,125	3,125	3,125	
	1,125	0	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	
	2,250	0	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	
	1,313	0	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	
	2,500	0	350	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	
Plumbing Fixtures	500	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
	3,125	0	0	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	
	2,500	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	3,750	0	0	1,000	1,000	1,000	2,000	2,000	2,000	2,500	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	
	1,250	0	0	300	300	300	600	600	600	800	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	
Base Molding	781	0	0	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	
	938	0	0	540	540	540	540	540	540	540	938	938	938	938	938	938	938	938	938	938	938	
	3,875	0	0	0	0	500	500	500	500	500	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	
	625	0	0	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	
	938	0	0	0	0	0	0	0	0	0	938	938	938	938	938	938	938	938	938	938	938	
Windows/Trim	3,000	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
	2,500	0	0	0	0	0	0	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	1,313	0	0	0	0	0	0	0	0	0	0	0	0	0	650	650	1,313	1,313	1,313	1,313	1,313	
	8,750	0	0	1,500	1,500	1,500	4,000	4,000	4,000	4,000	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	
	3,906	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
Structural Frame	12,500	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000	1,000	1,800	1,800	1,800	1,800	1,800	
	10,625	0	0	0	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	
	Total	\$71,188	800	3,925	8,338	29,684	29,684	30,184	33,984	37,684	38,184	52,045	52,045	52,045	52,045	55,320	55,320	56,783	56,783	56,783	56,783	56,783
	Freshwater 1-Day Damage	minimum	1.0%	5.0%	10.5%	37.5%	37.5%	38.2%	43.0%	47.6%	48.5%	65.8%	65.8%	65.8%	65.8%	69.9%	69.9%	71.8%	71.8%	71.8%	71.8%	71.8%
most likely		1.1%	5.5%	11.7%	41.7%	41.7%	42.4%	47.7%	52.9%	53.9%	73.1%	73.1%	73.1%	73.1%	77.7%	77.7%	79.8%	79.8%	79.8%	79.8%	79.8%	
maximum		1.4%	6.9%	14.6%	52.1%	52.1%	53.0%	59.7%	66.2%	67.4%	91.4%	91.4%	91.4%	91.4%	97.1%	97.1%	99.7%	99.7%	99.7%	99.7%	99.7%	
Saltwater 1-Day Damage	minimum	1.1%	5.5%	11.6%	41.3%	41.3%	42.0%	47.3%	52.4%	53.4%	72.4%	72.4%	72.4%	72.4%	76.9%	76.9%	79.0%	79.0%	79.0%	79.0%	79.0%	
	most likely	1.2%	6.1%	12.9%	45.9%	45.9%	46.6%	52.5%	58.2%	59.3%	80.4%	80.4%	80.4%	80.4%	85.5%	85.5%	87.7%	87.7%	87.7%	87.7%	87.7%	
	maximum	1.5%	7.6%	16.1%	57.3%	57.3%	58.3%	65.6%	72.8%	74.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

**Table 12. Expert Opinion Depth-Damage Estimates
for One-Story On Pier Structure, Long Duration (Freshwater)**

Structure Items	Item	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Value(\$)	3,125	800	800	800	800	800	800	800	1,500	1,500	1,500	1,500	1,500	1,500	3,125	3,125	3,125	3,125	3,125	3,125	
Heating and Cooling Unit/Ducts		3,125	800	800	800	800	800	800	1,500	1,500	1,500	1,500	1,500	1,500	3,125	3,125	3,125	3,125	3,125	3,125	
Floor Insulation		1,125	0	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	
Wood Subfloor		2,250	0	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	
Bottom Cabinets		1,313	0	0	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	
Plumbing Fixtures		2,500	0	0	350	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	
Tile		500	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Paint/Wallpaper (Interior)		3,125	0	0	0	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	
Doors/Trim		2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
Sheetrock (Walls)		3,750	0	0	0	1,000	1,000	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	
Wall Insulation		1,250	0	0	0	300	300	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	
Base Molding		781	0	0	0	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	
Built-In Appliances		938	0	0	0	540	540	938	938	938	938	938	938	938	938	938	938	938	938	938	
Electrical and Lighting/Panel		3,875	0	0	0	0	0	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	
Counter Tops		625	0	0	0	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	
Wall Cabinets		938	0	0	0	0	0	0	0	0	938	938	938	938	938	938	938	938	938	938	
Windows/Trim		3,000	0	0	0	0	0	1,000	1,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
Ceiling/Insulation/Trim		2,500	0	0	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
Roof		1,313	0	0	0	0	0	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	
Exterior Wall/Siding		8,750	0	0	0	1,500	1,500	4,000	4,000	4,000	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	
Piers/Foundation		3,906	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
Structural Frame		12,500	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
Wood Floor		10,625	0	0	0	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	
Total	\$71,188	800	3,925	8,338	29,684	29,684	45,470	47,970	50,670	56,358	56,358	56,358	56,358	56,358	57,983	57,983	57,983	57,983	57,983	57,983	
Freshwater 2-3 Days Damage	minimum	1.0%	5.0%	10.5%	37.5%	37.5%	57.5%	60.6%	64.1%	64.1%	71.3%	71.3%	71.3%	71.3%	73.3%	73.3%	73.3%	73.3%	73.3%	73.3%	
	most likely	1.1%	5.5%	11.7%	41.7%	41.7%	63.9%	67.4%	71.2%	71.2%	79.2%	79.2%	79.2%	79.2%	81.5%	81.5%	81.5%	81.5%	81.5%	81.5%	
	maximum	1.4%	6.9%	14.6%	52.1%	52.1%	79.8%	84.2%	89.0%	89.0%	99.0%	99.0%	99.0%	99.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 13. Expert Opinion Depth-Damage Estimates
for One-Story On Pier Structure, Long Duration (Saltwater)**

Structure Items	Item	Flood Level (feet)																	Value(\$)		
		Damage Value (\$)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0		13.0	14.0
Heating and Cooling Unit/Ducts	3,125	800	800	800	800	800	800	1,500	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125
Floor Insulation	1,125	0	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,125
Wood Subfloor	2,250	0	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250
Bottom Cabinets	1,313	0	0	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313
Plumbing Fixtures	2,500	0	0	350	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700
Tile	500	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Paint/Wallpaper (Interior)	3,125	0	0	0	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125	3,125
Doors/Trim	2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Sheetrock (Walls)	3,750	0	0	0	1,000	1,000	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750
Wall Insulation	1,250	0	0	0	313	313	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Base Molding	781	0	0	0	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781	781
Built-In Appliances	938	0	0	0	540	938	938	938	540	938	938	938	938	938	938	938	938	938	938	938	938
Electrical and Lighting/Panel	3,875	0	0	0	0	0	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875
Counter Tops	625	0	0	0	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625
Wall Cabinets	938	0	0	0	0	0	0	0	0	938	938	938	938	938	938	938	938	938	938	938	938
Windows/Trim	3,000	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Ceiling/Insulation/Trim	2,500	0	0	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Roof	1,313	0	0	0	0	0	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313	1,313
Exterior Wall/Siding	8,750	0	0	0	1,500	1,500	4,000	4,000	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750
Piers/Foundation	3,906	0	2,000	2,000	2,000	2,000	2,000	2,000	3,906	3,906	3,906	3,906	3,906	3,906	3,906	3,906	3,906	3,906	3,906	3,906	3,906
Structural Frame	12,500	0	2,500	2,500	3,000	3,000	3,000	3,000	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500
Wood Floor	10,625	0	0	0	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625	10,625
Total	\$71,188	800	8,675	10,838	35,197	35,697	47,470	49,970	50,670	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389
Saltwater 1-Week Damage	minimum	1.0%	11.0%	13.7%	44.4%	45.1%	60.0%	63.2%	64.1%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%	87.7%
	most likely	1.1%	12.2%	15.2%	49.4%	50.1%	66.7%	70.2%	71.2%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%
	maximum	1.7%	18.3%	22.8%	74.0%	75.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

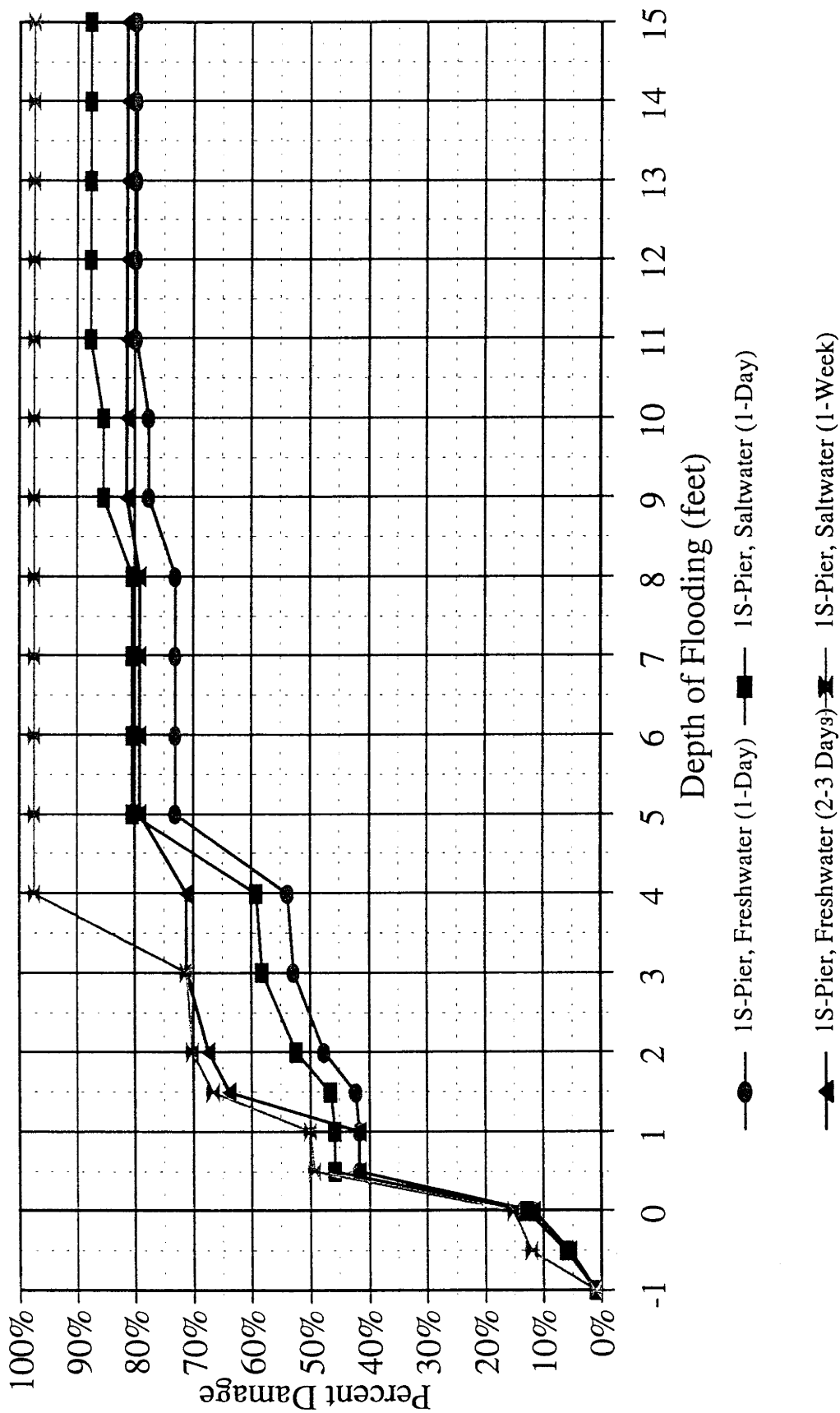


Figure 1. Expert Opinion Depth-Damage Curves for One-Story On Pier Structure

16. The next structure category the panel discussed in the January 21 meeting was a 1,650 square foot, one-story on slab residence. The panel estimated that this type of home could be built new in the study area, not including the price of land, for \$87,800. The experts' depth-damage estimates for this structure type for saltwater and freshwater, short and long duration, are shown in tables 14 through 16. Figure 2 displays a graphical comparison of the freshwater and saltwater long and short duration depth-damage curves for a one-story on slab residential structure.

17. The third structure category considered by the panel in the January 21 meeting was a 2,400 square foot, two-story on pier residence. This type of home could be built new in the study area, not including the price of land, for approximately \$146,159 according to the experts. For this structure type depth-damage estimates for saltwater and freshwater long and short duration are presented in tables 17 through 19 developed by the experts considering itemized damage to the structure. A graphical comparison of the expert panel depth-damage curves for a two-story on pier residential structure appears in Figure 3.

18. The final structure category that the panel discussed in the January 21 meeting was a 2,700 square foot, two-story on slab residence. The panel estimated that this type of home could be built new in the study area, not including the price of land, for \$166,600. The experts' depth-damage estimates for this structure type for saltwater and freshwater long and short duration developed by the group considering itemized damage to the structure are provided in tables 20 through 22. Figure 4 provides a graphical comparison of the expert panel depth-damage curves for a two-story on slab residential structure.

19. The mobile home structure category was the first category considered by the panel during the January 22 meeting. The expert panel for structures determined that a typical mobile home in the study area was 14 feet by 76 feet, or 1,064 square feet and that it would cost approximately \$22,650 if newly constructed. Depth-damage estimates for mobile home structures for saltwater and freshwater long and short duration are provided in tables 23 through 25 as developed by the experts considering itemized damage to mobile home structures. A graphical comparison of the expert panel depth-damage curves for the mobile home residential structure appear in Figure 5.

D. Commercial Structures

20. Three commercial structure categories were considered during the January 22 expert panel meeting. The panel was provided preliminary descriptions and shown survey photos of each commercial structure category prior to developing their estimates. These descriptions were determined from limited field surveys throughout the study area and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each type of structure included typical occupancy, quality of construction, shape, number of stories, story height, age, square footage, and depreciated structure value. The experts discussed each category and determined a new construction or replacement value for each category based on their own experience in the study area. They generally agreed with the typical occupancy for each construction type provided by the field surveys and developed the size, new construction cost per square foot, and structural component list with values for each type of commercial structure. The resulting total structure values used in developing depth-damage relationships for each commercial structure category are presented in Table 26.

**Table 14. Expert Opinion Depth-Damage Estimates for
One-Story On Slab Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
	Value(\$)																				
Heating and Cooling Unit	4,500	0	0	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Bottom Cabinets	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Plumbing Fixtures	6,500	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Flooring/Carpet/Tile	3,500	0	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Paint/Wallpaper	4,200	0	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200
Doors	3,200	0	0	0	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200
Sheetrock	5,500	0	0	0	1,400	1,400	1,400	2,700	2,700	4,000	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500
Wall Insulation	1,600	0	0	0	400	400	400	800	800	800	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Base Molding	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Built-In Appliances	1,500	0	0	0	650	650	650	1,150	1,150	1,150	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Electrical and Lighting	5,300	0	0	0	0	0	750	750	750	750	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300
Counter Tops	1,700	0	0	0	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
Wall Cabinets	2,000	0	0	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Windows	4,000	0	0	0	0	0	0	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Ceiling/Insulation and Ductwork	3,700	0	0	0	0	0	0	0	0	0	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700
Roof	1,800	0	0	0	0	0	0	0	0	0	0	0	0	0	900	900	1,800	1,800	1,800	1,800	1,800
Exterior Wall	12,000	0	0	0	200	200	200	200	200	200	500	500	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Slab/Foundation	5,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	16,500	0	0	0	0	0	0	0	0	0	0	0	0	0	1,300	1,300	2,300	2,300	2,300	2,300	2,300
Finish/Soffit	1,800	0	0	0	0	0	0	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800
Total	\$87,800	0	0	1,000	19,650	19,650	20,400	24,600	27,600	28,900	42,100	42,100	42,100	42,100	49,100	49,100	51,000	51,000	51,000	51,000	51,000
Freshwater 1-Day Damage	minimum	0.0%	0.0%	1.0%	20.1%	20.1%	20.9%	25.2%	28.3%	29.6%	43.2%	43.2%	43.2%	43.2%	50.3%	50.3%	52.3%	52.3%	52.3%	52.3%	52.3%
	most likely	0.0%	0.0%	1.1%	22.4%	22.4%	23.2%	28.0%	31.4%	32.9%	47.9%	47.9%	47.9%	47.9%	55.9%	55.9%	58.1%	58.1%	58.1%	58.1%	58.1%
	maximum	0.0%	0.0%	1.4%	28.0%	28.0%	29.0%	35.0%	39.3%	41.1%	59.9%	59.9%	59.9%	59.9%	69.9%	69.9%	72.6%	72.6%	72.6%	72.6%	72.6%
Saltwater 1-Day Damage	minimum	0.0%	0.0%	1.0%	21.0%	21.0%	23.0%	27.7%	31.1%	32.6%	47.5%	47.5%	47.5%	47.5%	55.4%	55.4%	57.5%	57.5%	57.5%	57.5%	57.5%
	most likely	0.0%	0.0%	1.1%	23.3%	23.3%	25.6%	30.8%	34.6%	36.2%	52.7%	52.7%	52.7%	52.7%	61.5%	61.5%	63.9%	63.9%	63.9%	63.9%	63.9%
	maximum	0.0%	0.0%	1.4%	29.1%	29.1%	31.9%	38.5%	43.2%	45.3%	65.9%	65.9%	65.9%	65.9%	76.9%	76.9%	79.9%	79.9%	79.9%	79.9%	79.9%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 15. Expert Opinion Depth-Damage Estimates for
For One-Story On Slab Structure, Long Duration (Freshwater)**

Structure Items	Item	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
	Value(\$)																				
Heating and Cooling Unit	4,500	0	0	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Bottom Cabinets	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Plumbing Fixtures	6,500	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Flooring/Carpet/Tile	3,500	0	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Paint/Wallpaper	4,200	0	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200
Doors	3,200	0	0	0	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200
Sheetrock	5,500	0	0	0	1,400	1,400	1,400	2,700	2,700	4,000	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500
Wall Insulation	1,600	0	0	0	400	400	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Base Molding	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Built-In Appliances	1,500	0	0	0	650	650	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Electrical Lighting	5,300	0	0	0	0	0	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300
Counter Tops	1,700	0	0	0	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
Wall Cabinets	2,000	0	0	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Windows	4,000	0	0	0	0	0	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Ceiling/Insulation and Ductwork	3,700	0	0	0	0	0	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700
Roof	1,800	0	0	0	0	0	0	0	0	0	0	0	0	0	900	900	1,800	1,800	1,800	1,800	1,800
Exterior Wall	12,000	0	0	0	200	200	200	200	200	200	500	500	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Slab/Foundation	5,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	16,500	0	0	0	0	0	0	0	0	0	0	0	0	0	1,300	1,300	2,300	2,300	2,300	2,300	2,300
Facie/Soft	1,800	0	0	0	0	0	0	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800
Total	\$87,800	0	0	1,000	19,650	19,650	32,700	34,000	37,000	38,300	42,100	42,100	42,100	42,100	49,100	49,100	51,000	51,000	51,000	51,000	51,000
minimum	0.0%	0.0%	1.0%	20.1%	20.1%	33.5%	34.9%	37.9%	39.3%	43.2%	43.2%	43.2%	43.2%	43.2%	50.3%	50.3%	52.3%	52.3%	52.3%	52.3%	52.3%
most likely	0.0%	0.0%	1.1%	22.4%	22.4%	37.2%	38.7%	42.1%	43.6%	47.9%	47.9%	47.9%	47.9%	47.9%	55.9%	55.9%	58.1%	58.1%	58.1%	58.1%	58.1%
maximum	0.0%	0.0%	1.4%	28.0%	28.0%	46.6%	48.4%	52.7%	54.5%	59.9%	59.9%	59.9%	59.9%	59.9%	69.9%	69.9%	72.6%	72.6%	72.6%	72.6%	72.6%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 16. Expert Opinion Depth-Damage Estimates for
For One-Story On Slab Structure, Long Duration (Saltwater)**

Structure Items	Item	Flood Level (feet)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value (\$)																				
Heating and Cooling Unit Bottom Cabinets Plumbing Fixtures Flooring/Carpet/Tile Paint/Wallpaper Doors Sheetrock Wall Insulation Base Molding Built-In Appliances Electrical and Lighting Counter Tops Wall Cabinets Windows Ceiling/Insulation and Ductwork Roof Exterior Wall Slab/Foundation Structural Frame Facade/Soffit	Value(\$)	4,500	0	1,000	1,000	1,000	1,000	1,000	2,000	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500
	2,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
	6,500	0	0	0	400	400	400	400	400	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
	3,500	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	
	4,200	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	
	3,200	0	0	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	
	5,500	0	0	1,400	1,400	1,400	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	
	1,600	0	0	400	400	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	
	1,000	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	1,500	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
	5,300	0	0	0	0	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	
	1,700	0	0	0	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	
	2,000	0	0	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
	4,000	0	0	0	0	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
	3,700	0	0	0	0	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	
1,800	0	0	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800		
12,000	0	0	0	200	200	200	200	200	200	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000		
5,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16,500	0	0	0	0	0	0	0	0	0	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500		
1,800	0	0	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800		
Total	\$87,800	0	1,000	1,000	20,500	20,500	32,700	36,800	39,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800		
Saltwater 1-Week Damage	minimum	0.0%	1.0%	1.0%	21.0%	21.0%	35.5%	37.7%	40.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%		
	most likely	0.0%	1.1%	1.1%	23.3%	23.3%	37.2%	41.9%	45.3%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%		
	maximum	0.0%	1.7%	1.7%	35.0%	35.0%	55.9%	62.9%	68.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

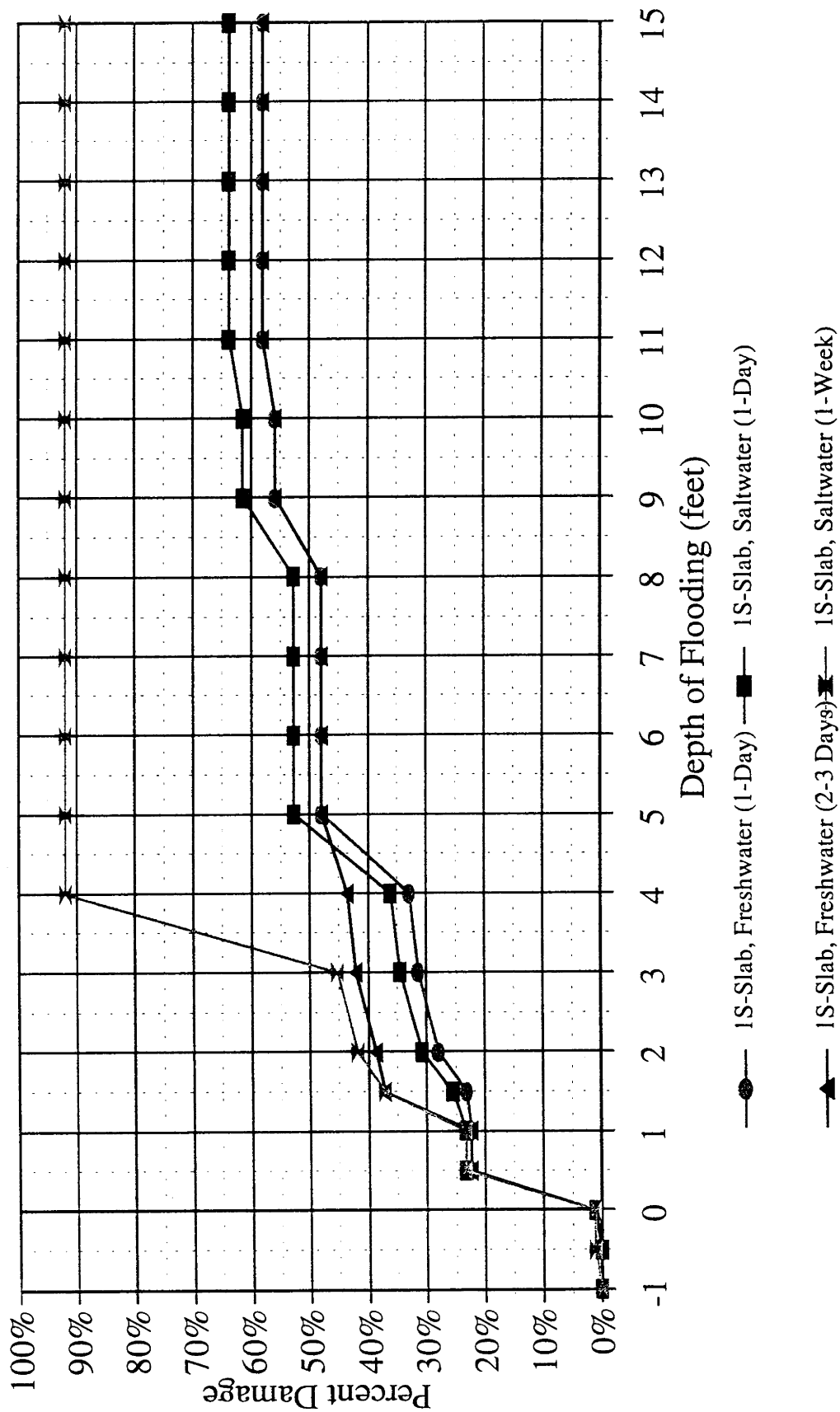


Figure 2. Expert Opinion Depth-Damage Curves for One-Story On Slab Structure

Table 17. Expert Opinion Depth-Damage Estimates For Two-Story On Pier Structure, Short Duration (Freshwater and Saltwater)

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Heating and Cooling Unit Floor Insulation Wood Subfloor/Finished Floor Bottom Cabinets Plumbing Fixtures Carpent/Tile Paint/Wallpaper Doors Sheetrock Wall Insulation Base Molding Built-in Appliances Electrical and Lighting Counter Tops Wall Cabinets Windows Ceiling/Insulation Roof Exterior Wall Piers/Foundation Structural Frame Fireplace Stairway Soffit/Facia	7,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	7,000	7,000	7,000
	1,200	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
	3,000	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000
	3,000	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	3,000	3,000	3,000	3,000	3,000	3,000
	10,000	0	200	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	5,000	5,000	5,000
	5,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000
	6,000	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	6,000
	3,600	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	3,600	3,600	3,600	3,600	3,600
	10,000	0	0	0	1,500	1,500	3,000	3,000	3,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	10,000	10,000	10,000	10,000	10,000
	2,000	0	0	0	400	400	600	600	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	2,000	2,000	2,000	2,000	2,000
Freshwater 1-Day Damage	1,250	0	0	0	800	800	800	800	800	800	800	800	800	800	800	800	1,250	1,250	1,250	1,250	1,250
	2,000	0	0	0	500	500	1,500	1,500	1,500	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
	6,500	0	0	0	0	0	1,000	1,000	1,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	6,500	6,500	6,500	6,500	6,500
	2,100	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	2,100	2,100	2,100	2,100	2,100	2,100
	3,000	0	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
	6,000	0	0	0	0	0	1,500	1,500	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000
	4,000	0	0	0	0	0	0	0	0	0	0	0	0	2,400	2,400	2,400	2,400	4,000	4,000	4,000	4,000
	4,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000
	16,000	0	0	2,000	2,000	2,000	2,000	2,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	6,000	8,000	10,000	10,000	10,000	10,000
	8,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Saltwater 1-Day Damage	32,000	0	0	0	0	0	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000
	3,000	0	0	0	0	0	250	500	500	500	500	500	500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
	5,000	0	0	500	500	500	1,000	1,250	1,250	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	750	750	750	2,500	2,500	2,500
Total	\$146,150	2,000	3,200	8,400	26,200	26,200	32,650	33,650	41,750	52,000	52,000	52,000	52,000	57,400	61,400	67,650	79,600	79,600	99,650	99,650	99,650
	minimum	1.2%	2.0%	5.2%	16.1%	16.1%	20.1%	20.7%	25.7%	32.0%	32.0%	32.0%	32.0%	35.3%	37.8%	41.7%	49.0%	49.0%	61.4%	61.4%	61.4%
	most likely	1.4%	2.2%	5.7%	17.9%	17.9%	22.3%	23.0%	28.6%	35.6%	35.6%	35.6%	35.6%	39.3%	42.0%	46.3%	54.5%	54.5%	68.2%	68.2%	68.2%
Freshwater 1-Day Damage	maximum	1.7%	2.7%	7.2%	22.4%	22.4%	23.9%	28.8%	35.7%	44.5%	44.5%	44.5%	44.5%	49.1%	52.5%	57.9%	68.1%	68.1%	85.2%	85.2%	85.2%
	minimum	1.3%	3.0%	5.8%	17.1%	17.1%	18.9%	22.8%	28.3%	35.2%	35.2%	35.2%	35.2%	38.9%	41.6%	45.8%	53.9%	53.9%	67.5%	67.5%	67.5%
	most likely	1.4%	2.2%	6.4%	19.0%	19.0%	21.0%	25.3%	31.4%	39.1%	39.1%	39.1%	39.1%	43.2%	46.2%	50.9%	59.9%	59.9%	75.0%	75.0%	75.0%
Saltwater 1-Day Damage	maximum	1.8%	2.8%	8.0%	23.8%	23.8%	26.3%	31.7%	39.3%	48.9%	48.9%	48.9%	48.9%	54.0%	57.8%	63.6%	74.9%	74.9%	93.8%	93.8%	93.8%
	minimum	1.3%	3.0%	5.8%	17.1%	17.1%	18.9%	22.8%	28.3%	35.2%	35.2%	35.2%	35.2%	38.9%	41.6%	45.8%	53.9%	53.9%	67.5%	67.5%	67.5%
	most likely	1.4%	2.2%	6.4%	19.0%	19.0%	21.0%	25.3%	31.4%	39.1%	39.1%	39.1%	39.1%	43.2%	46.2%	50.9%	59.9%	59.9%	75.0%	75.0%	75.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 18. Expert Opinion Depth-Damage Estimates
For Two-Story On Pier Structure, Long Duration (Freshwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Heating and Cooling Unit	7,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	7,000	7,000	
Floor Insulation	1,200	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
Wood Subfloor/Finished Floor	3,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000	
Bottom Cabinets	3,000	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	3,000	3,000	3,000	3,000	3,000	
Plumbing Fixtures	10,000	0	0	200	300	300	300	300	300	300	300	300	300	300	300	600	600	600	5,000	5,000	
Carpet/Tile	5,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	
Paint/Wallpaper	6,000	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	
Doors	3,600	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	3,600	3,600	3,600	3,600	
Sheetrock	10,000	0	0	0	1,500	1,500	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	10,000	10,000	10,000	10,000	10,000	
Wall Insulation	2,000	0	0	0	0	400	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	2,000	2,000	2,000	2,000	2,000	
Base Molding	1,250	0	0	0	800	800	800	800	800	800	800	800	800	800	800	1,250	1,250	1,250	1,250	1,250	
Built-In Appliances	2,000	0	0	0	500	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
Electrical and Lighting	6,500	0	0	0	0	3,900	3,900	3,900	3,900	4,000	4,000	4,000	4,000	4,000	4,000	6,500	6,500	6,500	6,500	6,500	
Counter Tops	2,100	0	0	0	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	
Wall Cabinets	3,000	0	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
Windows	6,000	0	0	0	0	0	1,000	1,500	1,500	4,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	
Ceiling/Insulation	4,000	0	0	0	0	0	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,000	4,000	4,000	4,000	4,000	
Roof	4,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,000	4,000	4,000	
Exterior Wall	16,000	0	0	0	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	8,000	8,000	10,000	10,000	
Piers/Foundation	8,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
Structural Frame	32,000	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	8,000	8,000	8,000	8,000	8,000	
Fireplace	3,000	0	0	0	0	0	250	500	500	500	500	500	500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
Stairway	5,000	0	0	0	500	500	1,000	1,250	1,250	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Soffit/Facia	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	750	750	2,500	2,500	2,500	
Total	\$146,150	2,000	3,200	8,400	26,800	26,800	45,650	46,650	47,650	52,150	59,000	59,000	59,000	62,000	62,000	81,450	85,500	85,500	103,650	103,650	
Freshwater 2-3 Days Damage	minimum	1.2%	2.0%	5.2%	16.5%	16.5%	28.1%	28.7%	29.3%	32.1%	36.3%	36.3%	36.3%	38.2%	38.2%	50.2%	52.7%	52.7%	63.8%	63.8%	
	most likely	1.4%	2.2%	5.7%	18.3%	18.3%	31.2%	31.9%	32.6%	35.7%	40.4%	40.4%	40.4%	42.4%	42.4%	55.7%	58.5%	58.5%	70.9%	70.9%	
	maximum	1.7%	2.7%	7.2%	22.9%	22.9%	39.0%	39.9%	40.8%	44.6%	50.5%	50.5%	50.5%	53.0%	53.0%	69.7%	73.1%	73.1%	88.7%	88.7%	

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 19. Expert Opinion Depth-Damage Estimates
For Two-Story On Pier Structure, Long Duration (Saltwater)**

Structure Items	Item	Flood Level (feet)																		Damage Value (\$)		
		Value (\$)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0			14.0
Heating and Cooling Unit	7,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Floor Insulation	1,200	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Wood Subfloor/Finished Floor	3,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Bottom Cabinets	3,000	0	0	0	2,500	2,500	2,500	2,500	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Plumbing Fixtures	10,000	0	0	200	300	300	300	300	300	300	300	300	300	300	300	600	600	600	5,000	5,000	5,000	5,000
Carpet/Tile	5,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Paint/Wallpaper	6,000	0	0	0	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Doors	3,600	0	0	0	2,000	2,000	2,000	2,000	2,000	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600
Sheetrock	10,000	0	0	0	1,500	1,500	6,000	6,000	6,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Wall Insulation	2,000	0	0	0	400	400	1,200	1,200	1,200	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Base Molding	1,250	0	0	0	800	800	800	800	800	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Built-In Appliances	2,000	0	0	0	500	500	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Electrical and Lighting	6,500	0	0	0	0	0	3,900	3,900	3,900	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Counter Tops	2,100	0	0	0	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Wall Cabinets	3,000	0	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Windows	6,000	0	0	0	0	0	1,000	1,500	1,500	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Ceiling/Insulation	4,000	0	0	0	0	0	2,400	2,400	2,400	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Roof	4,000	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Exterior Wall	16,000	0	0	0	2,000	2,000	2,000	2,000	2,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000
Piers/Foundation	8,000	0	0	0	2,000	2,000	2,000	2,000	2,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Structural Frame	32,000	0	0	0	0	0	4,000	4,000	4,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000
Fireplace	3,000	0	0	0	0	0	250	500	500	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Stairway	5,000	0	0	0	500	500	1,000	1,250	1,250	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Soft/Facia	2,500	0	0	0	0	0	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Total	\$146,150	2,000	3,200	9,400	27,800	27,800	46,650	47,650	48,650	136,450	136,450	136,450	136,450	136,450	136,450	136,450	136,750	136,750	141,150	141,150	141,150	141,150
Saltwater 1-Week Damage	minimum	1.2%	2.0%	5.8%	17.1%	17.1%	28.7%	29.3%	30.0%	84.0%	84.0%	84.0%	84.0%	84.0%	84.0%	84.2%	84.2%	84.2%	86.9%	86.9%	86.9%	86.9%
	most likely	1.4%	2.2%	6.4%	19.0%	19.0%	31.9%	32.6%	33.3%	93.4%	93.4%	93.4%	93.4%	93.4%	93.4%	93.6%	93.6%	93.6%	96.6%	96.6%	96.6%	96.6%
	maximum	2.1%	3.3%	9.6%	28.5%	28.5%	47.9%	48.9%	49.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

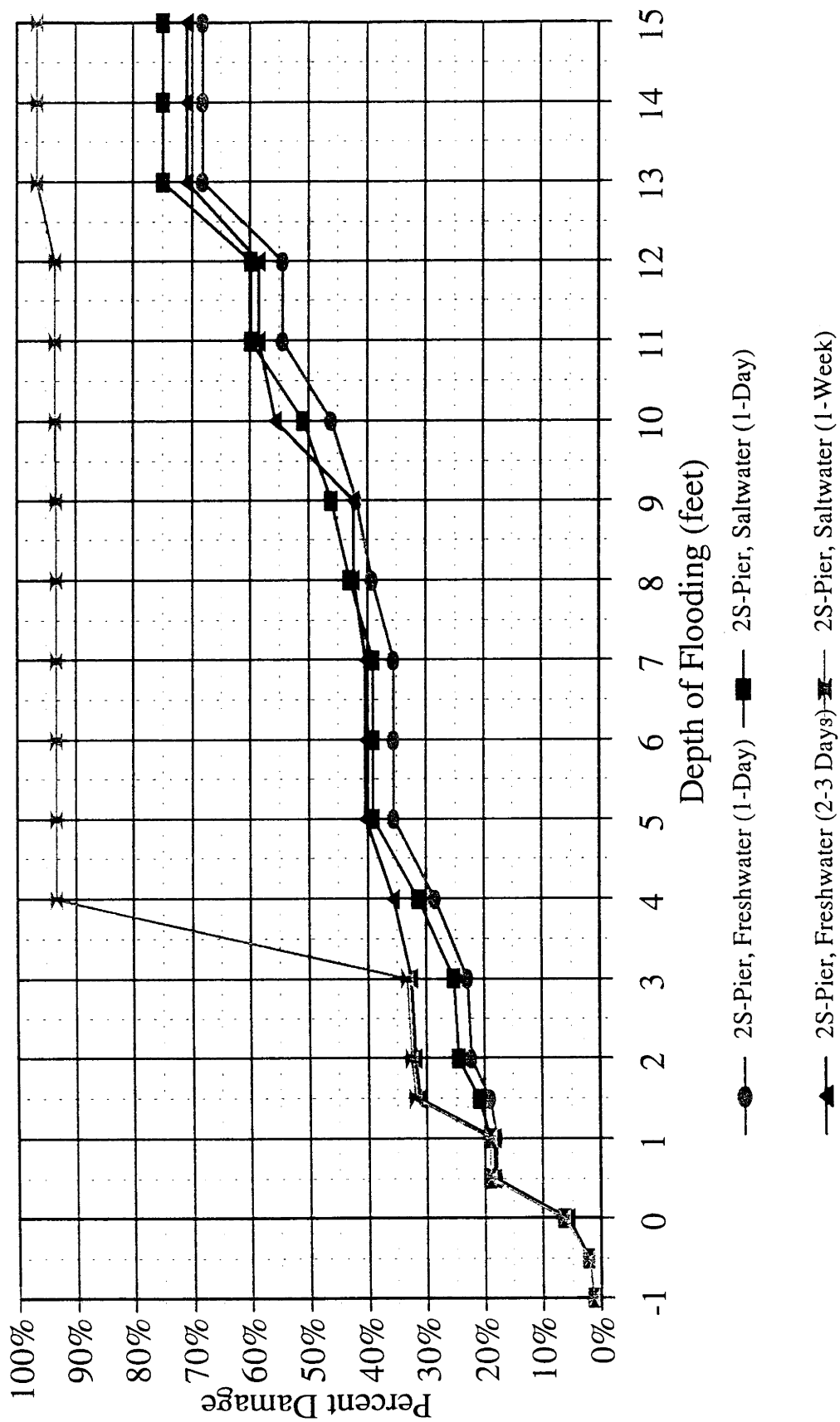


Figure 3. Expert Opinion Depth-Damage Curves for Two-Story On Pier Structure

**Table 20. Expert Opinion Depth-Damage Estimates
for Two-Story On Slab Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Heating and Cooling Unit	9,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Bottom Cabinets	4,000	0	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	4,000	4,000	4,000	4,000	4,000	4,000
Plumbing Fixtures	12,000	0	0	0	600	600	600	600	600	600	600	600	600	600	600	1,200	1,200	1,200	1,200	1,200	1,200
Flooring/Carpet /Tile	7,000	0	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	7,000	7,000	7,000	7,000	7,000	7,000
Paint/Wallpaper	7,000	0	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	7,000	7,000	7,000	7,000	7,000	7,000
Doors	4,600	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	4,600	4,600	4,600	4,600	4,600
Sheetrock	12,000	0	0	0	1,800	1,800	1,800	3,600	3,600	5,000	7,200	7,200	7,200	7,200	7,200	12,000	12,000	12,000	12,000	12,000	12,000
Wall Insulation	2,500	0	0	0	400	400	400	800	800	1,000	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500
Base Molding	1,500	0	0	0	900	900	900	900	900	900	900	900	900	900	900	1,500	1,500	1,500	1,500	1,500	1,500
Built-In Appliances	2,500	0	0	0	650	650	650	1,150	1,150	1,150	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Electrical and Lighting	9,000	0	0	0	0	0	1,000	1,000	1,000	1,000	6,000	6,000	6,000	6,000	6,000	9,000	9,000	9,000	9,000	9,000	9,000
Counter Tops	2,500	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,500	2,500	2,500	2,500	2,500
Wall Cabinets	4,000	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Windows	8,000	0	0	0	0	0	0	2,400	4,800	4,800	4,800	4,800	4,800	4,800	4,800	8,000	8,000	8,000	8,000	8,000	8,000
Ceiling/Insulation and Ductwork	5,000	0	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000
Roof	4,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,500	4,500	4,500	4,500
Exterior Wall	18,000	0	0	0	500	500	500	500	2,000	2,000	2,000	2,000	2,500	2,500	2,500	3,500	3,500	4,000	4,000	4,000	4,000
Slab/Foundation	8,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	35,000	0	0	0	0	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Fireplace	3,000	0	0	0	250	250	250	500	500	500	500	500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Stairway	5,000	0	0	0	500	500	1,000	1,250	1,250	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Soffit/Facia	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	750	750	2,500	2,500	2,500	2,500
Total	\$166,600	0	0	2,000	24,700	24,700	26,200	31,800	34,200	37,300	57,100	57,100	57,100	58,600	62,600	67,250	79,350	85,550	94,300	94,300	94,300
Freshwater 1-Day Damage	minimum	0.0%	0.0%	1.1%	13.3%	13.3%	14.2%	17.2%	18.5%	20.2%	30.8%	30.8%	30.8%	31.7%	33.8%	36.3%	42.9%	46.2%	50.9%	50.9%	50.9%
	most likely	0.0%	0.0%	1.2%	14.8%	14.8%	15.7%	19.1%	20.5%	22.4%	34.3%	34.3%	34.3%	35.2%	37.6%	40.4%	47.6%	51.4%	56.6%	56.6%	56.6%
	maximum	0.0%	0.0%	1.5%	18.5%	18.5%	19.7%	23.9%	25.7%	28.0%	42.8%	42.8%	42.8%	44.0%	47.0%	50.5%	59.5%	64.2%	70.8%	70.8%	70.8%
Saltwater 1-Day Damage	minimum	0.0%	0.0%	1.1%	14.5%	14.5%	15.6%	18.9%	20.3%	22.2%	33.9%	33.9%	33.9%	34.8%	37.2%	40.0%	47.2%	50.8%	56.0%	56.0%	56.0%
	most likely	0.0%	0.0%	1.2%	16.1%	16.1%	17.3%	21.0%	22.6%	24.6%	37.7%	37.7%	37.7%	38.7%	41.3%	44.4%	52.4%	56.5%	62.3%	62.3%	62.3%
	maximum	0.0%	0.0%	1.5%	20.1%	20.1%	21.6%	26.2%	28.2%	30.8%	47.1%	47.1%	47.1%	48.4%	51.7%	55.5%	65.5%	70.6%	77.8%	77.8%	77.8%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 21. Expert Opinion Depth-Damage Estimates
For Two-Story On Slab Structure, Long Duration (Freshwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																Damage Value (\$)
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Heating and Cooling Unit	9,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Bottom Cabinets	4,000	0	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	4,000	4,000	4,000
Plumbing Fixtures	12,000	0	0	0	600	600	600	600	600	600	600	600	600	600	600	1,200	1,200	1,200
Flooring/Carpet/Tile	7,000	0	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	7,000	7,000	7,000
Paint/Wallpaper	7,000	0	0	0	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	7,000	7,000	7,000
Doors	4,600	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	4,600	4,600	4,600
Sheetrock	12,000	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	12,000	12,000	12,000
Wall Insulation	2,500	0	0	0	400	400	400	400	400	400	400	400	400	400	400	2,500	2,500	2,500
Base Molding	1,500	0	0	0	900	900	900	900	900	900	900	900	900	900	900	1,500	1,500	1,500
Built-In Appliances	2,500	0	0	0	650	650	650	650	650	650	650	650	650	650	650	2,500	2,500	2,500
Electrical and Lighting	9,000	0	0	0	0	0	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	9,000	9,000	9,000
Counter Tops	2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Wall Cabinets	4,000	0	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Windows	8,000	0	0	0	0	0	1,200	2,400	4,800	4,800	4,800	4,800	4,800	4,800	4,800	8,000	8,000	8,000
Ceiling/Insulation and Ductwork	5,000	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	5,000	5,000	5,000
Roof	4,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,500	4,500	4,500
Exterior Wall	18,000	0	0	0	500	500	500	500	500	2,000	2,000	2,000	2,000	2,500	2,500	3,500	4,000	4,000
Sub/Foundation	8,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	35,000	0	0	0	0	0	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000
Fireplace	3,000	0	0	0	250	250	250	250	500	500	500	500	500	1,500	1,500	1,500	1,500	1,500
Stairway	5,000	0	0	0	500	500	500	1,000	1,250	1,250	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Soffit/Facia	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	750	750	2,500
Total	\$166,600	0	0	2,000	25,000	25,000	43,450	45,150	47,550	49,050	57,400	57,400	57,400	58,900	62,900	78,350	84,350	94,300
Freshwater 2-3 Days Damage	minimum	0.0%	0.0%	1.1%	13.5%	13.5%	23.5%	24.4%	25.7%	26.5%	31.0%	31.0%	31.0%	31.8%	34.0%	42.3%	45.6%	50.9%
	most likely	0.0%	0.0%	1.2%	15.0%	15.0%	26.1%	27.1%	28.5%	29.4%	34.5%	34.5%	34.5%	35.4%	37.8%	47.0%	50.6%	56.6%
	maximum	0.0%	0.0%	1.5%	18.8%	18.8%	32.6%	33.9%	35.7%	36.8%	43.1%	43.1%	43.1%	44.2%	47.2%	58.8%	63.3%	70.8%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 22. Expert Opinion Depth-Damage Estimates
For Two-Story On Slab Structure, Long Duration (Saltwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																						
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0			
		Damage Value (\$)																						
Heating and Cooling Unit	9,000	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000
	4,000	0	0	0	3,500	3,500	3,500	3,500	3,500	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
	12,000	0	0	0	600	600	600	600	600	600	600	600	600	600	600	1,200	1,200	1,200	6,000	6,000	6,000	6,000	6,000	
	7,000	0	0	0	4,200	4,200	4,200	4,200	4,200	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	
	7,000	0	0	0	4,200	4,200	4,200	4,200	4,200	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	
	4,600	0	0	0	3,000	3,000	3,000	3,000	3,000	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	
	12,000	0	0	0	1,800	1,800	7,200	7,200	7,200	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	
	2,500	0	0	0	400	400	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	1,500	0	0	0	900	900	900	900	900	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
	2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
Electrical and Lighting	9,000	0	0	0	0	0	5,400	5,400	5,400	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	
	2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	4,000	0	0	0	0	0	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000		
	8,000	0	0	0	0	0	1,200	2,400	4,800	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000		
	5,000	0	0	0	0	0	3,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000		
	4,500	0	0	0	0	0	0	0	0	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500		
	18,000	0	0	0	500	500	500	500	500	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000		
	8,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	35,000	0	0	0	0	0	0	0	0	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000		
	3,000	0	0	0	250	250	250	500	500	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000		
Stairway	5,000	0	0	0	500	500	1,000	1,250	1,250	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
	2,500	0	0	0	0	0	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500		
	Total	\$166,600	0	2,000	2,000	26,850	26,850	43,450	45,150	47,550	133,200	133,200	133,200	133,200	133,200	133,200	133,800	133,800	133,800	138,600	138,600	138,600	138,600	
	Saltwater 1-Week Damage	minimum	0.0%	1.1%	1.1%	14.5%	14.5%	23.5%	24.4%	25.7%	72.0%	72.0%	72.0%	72.0%	72.0%	72.0%	72.3%	72.3%	72.3%	74.9%	74.9%	74.9%	74.9%	
		most likely	0.0%	1.2%	1.2%	16.1%	16.1%	26.1%	27.1%	28.5%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.3%	80.3%	80.3%	83.2%	83.2%	83.2%	83.2%	
		maximum	0.0%	1.8%	1.8%	24.2%	24.2%	39.1%	40.7%	42.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

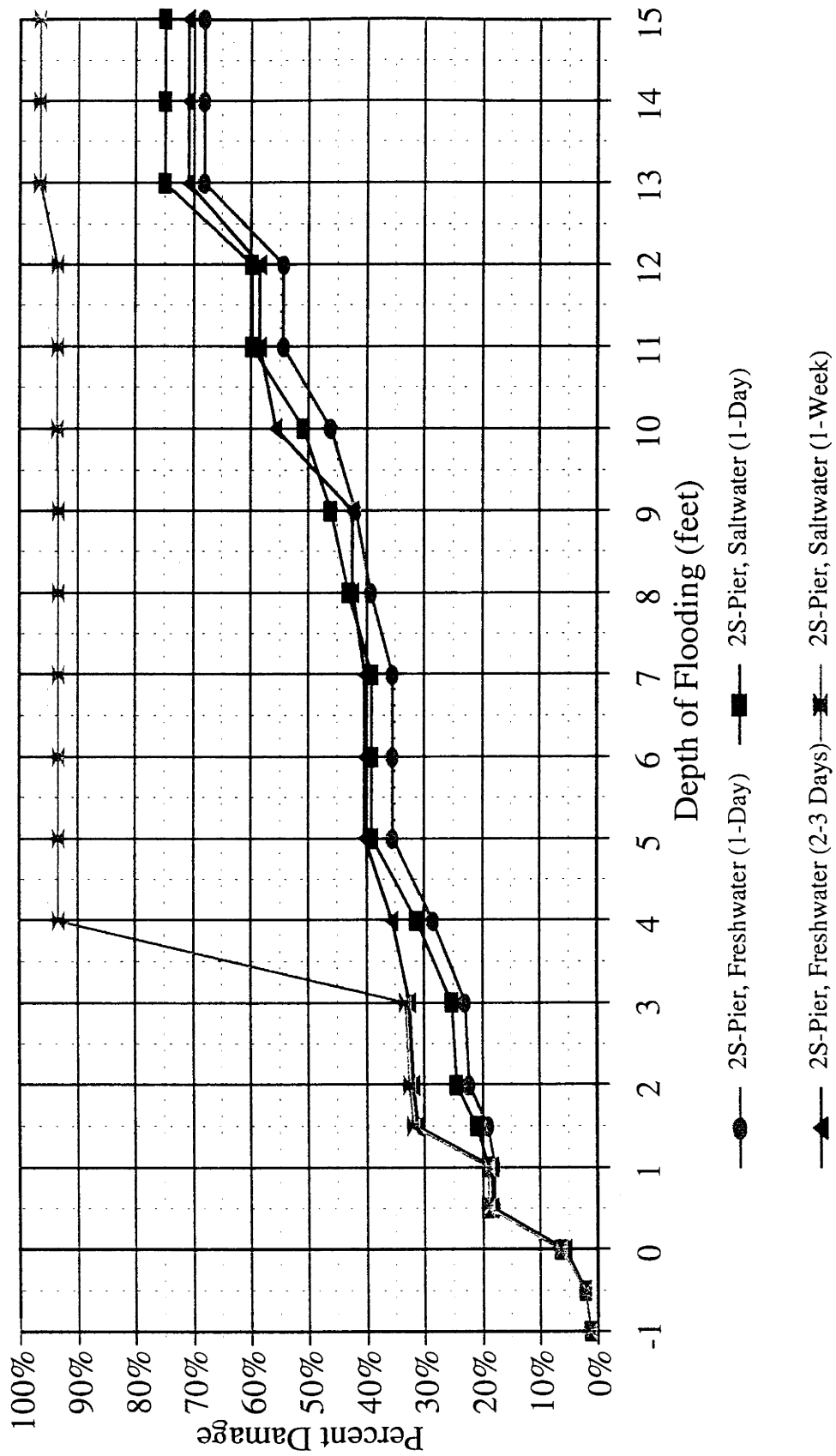


Figure 4. Expert Opinion Depth-Damage Curves for Two-Story On Slab Structure

**Table 23. Expert Opinion Depth-Damage Estimates
for Mobile Home Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Value(\$)																					
Underfloor Ductwork/Insulation	800	0	200	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
	2,100	0	0	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Carpet/Tile	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Bottom Cabinets	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Plumbing Fixtures	800	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Paneling/Wallpaper	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Doors	650	0	0	0	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650
Wall Insulation	450	0	0	0	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450
Built-In Appliances	600	0	0	0	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Electrical/Lighting	1,250	0	0	0	0	75	75	75	75	75	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Counter Tops	250	0	0	0	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250
Wall Cabinets	500	0	0	0	175	175	175	175	175	500	500	500	500	500	500	500	500	500	500	500	500
Window Frame/Windows	750	0	0	0	0	0	0	100	150	750	750	750	750	750	750	750	750	750	750	750	750
Ceiling/Insulation	2,200	0	0	0	0	0	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
Roof	2,000	0	0	0	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100
Structural Frame	4,500	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250
Exterior Panels	1,500	0	0	0	50	50	50	100	100	100	250	250	250	250	250	250	250	250	250	250	250
Total	\$22,650	1,450	1,650	2,250	9,825	10,125	10,200	10,350	10,400	11,325	14,850	14,850	14,950	14,950	14,950	14,950	14,950	14,950	14,950	14,950	14,950
Freshwater 1-Day Damage	minimum	6.1%	6.9%	9.4%	41.2%	42.5%	42.8%	43.4%	43.6%	47.5%	62.3%	62.3%	62.7%	62.7%	62.7%	62.7%	62.7%	62.7%	62.7%	62.7%	62.7%
	most likely	6.4%	7.3%	9.9%	43.4%	44.7%	45.0%	45.7%	45.9%	50.0%	65.6%	65.6%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%
	maximum	7.7%	8.7%	11.9%	52.1%	53.6%	54.0%	54.8%	55.1%	60.0%	78.7%	78.7%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%
Saltwater 1-Day Damage	minimum	6.1%	6.9%	9.4%	41.2%	42.5%	43.6%	44.3%	44.5%	48.5%	63.5%	63.5%	64.0%	64.0%	64.0%	64.0%	64.0%	64.0%	64.0%	64.0%	64.0%
	most likely	6.4%	7.3%	9.9%	43.4%	44.7%	45.9%	46.6%	46.8%	51.0%	66.9%	66.9%	67.3%	67.3%	67.3%	67.3%	67.3%	67.3%	67.3%	67.3%	67.3%
	maximum	7.7%	8.8%	11.9%	52.1%	53.6%	55.1%	55.9%	56.2%	61.2%	80.2%	80.2%	80.8%	80.8%	80.8%	80.8%	80.8%	80.8%	80.8%	80.8%	80.8%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 24. Expert Opinion Depth-Damage Estimates
For Mobile Home Structure, Long Duration (Freshwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Underfloor Ductwork/Insulation	800	0	200	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Air Conditioning Unit	2,100	0	0	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Subflooring	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Carpet/Tile	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Bottom Cabinets	800	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Plumbing Fixtures	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Paneling/Wallpaper	650	0	0	0	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650
Doors	450	0	0	0	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450
Wall Insulation	600	0	0	0	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Built-In Appliances	1,250	0	0	0	0	0	75	75	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Electrical/Lighting	250	0	0	0	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250
Counter Tops	500	0	0	0	175	175	175	175	500	500	500	500	500	500	500	500	500	500	500	500	500
Wall Cabinets	750	0	0	0	0	0	0	100	750	750	750	750	750	750	750	750	750	750	750	750	750
Window Frame/Windows	2,200	0	0	0	0	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
Ceiling/Insulation	2,000	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Roof	4,500	250	250	250	250	250	250	250	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Structural Frame	1,500	0	0	0	50	50	50	100	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Exterior Panels																					
Total	\$22,650	1,450	1,650	2,250	9,825	10,125	10,200	10,350	21,850	21,850	21,850	21,850	21,850	21,850	21,850	21,850	21,850	21,850	21,850	21,850	21,850
Freshwater 2-3 Days Damage	minimum	6.1%	6.9%	9.4%	41.2%	42.5%	42.8%	43.4%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%	91.6%
	most likely	6.4%	7.3%	9.9%	43.4%	44.7%	45.0%	45.7%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%	96.5%
	maximum	8.3%	9.5%	12.9%	56.4%	58.1%	58.5%	59.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

**Table 25. Expert Opinion Depth-Damage Estimates
For Mobile Home Structure, Long Duration (Saltwater)**

Structure Items	Item	Flood Level (feet)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value (\$)																				
Underfloor Ductwork/Insulation Air Conditioning Unit Subflooring Carpet/Tile Bottom Cabinets Plumbing Fixtures Paneling/Wallpaper Doors Wall Insulation Built-In Appliances Electrical/Lighting Counter Tops Wall Cabinets Window Frame/Windows Ceiling/Insulation Roof Structural Frame Exterior Panels	800	0	200	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	
	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
	2,100	0	0	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	
	600	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
	500	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500		
	800	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
	2,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
	650	0	0	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	650	
	450	0	0	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	
	600	0	0	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
Electrical/Lighting Counter Tops Wall Cabinets Window Frame/Windows Ceiling/Insulation Roof Structural Frame Exterior Panels	1,250	0	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	
	250	0	0	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	
	500	0	0	175	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
	750	0	0	0	0	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	
	2,200	0	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	
	2,000	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
	4,500	250	250	250	250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	
	1,500	0	0	50	50	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
	Saltwater 1-Week Damage	Total	\$22,650	1,450	1,650	2,250	9,825	10,125	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100
		minimum		6.1%	6.9%	9.4%	41.2%	42.5%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%
most likely			6.4%	7.3%	9.9%	43.4%	44.7%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	
maximum			8.6%	9.8%	13.4%	58.6%	60.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, Houma, Louisiana, January 21, 1997.

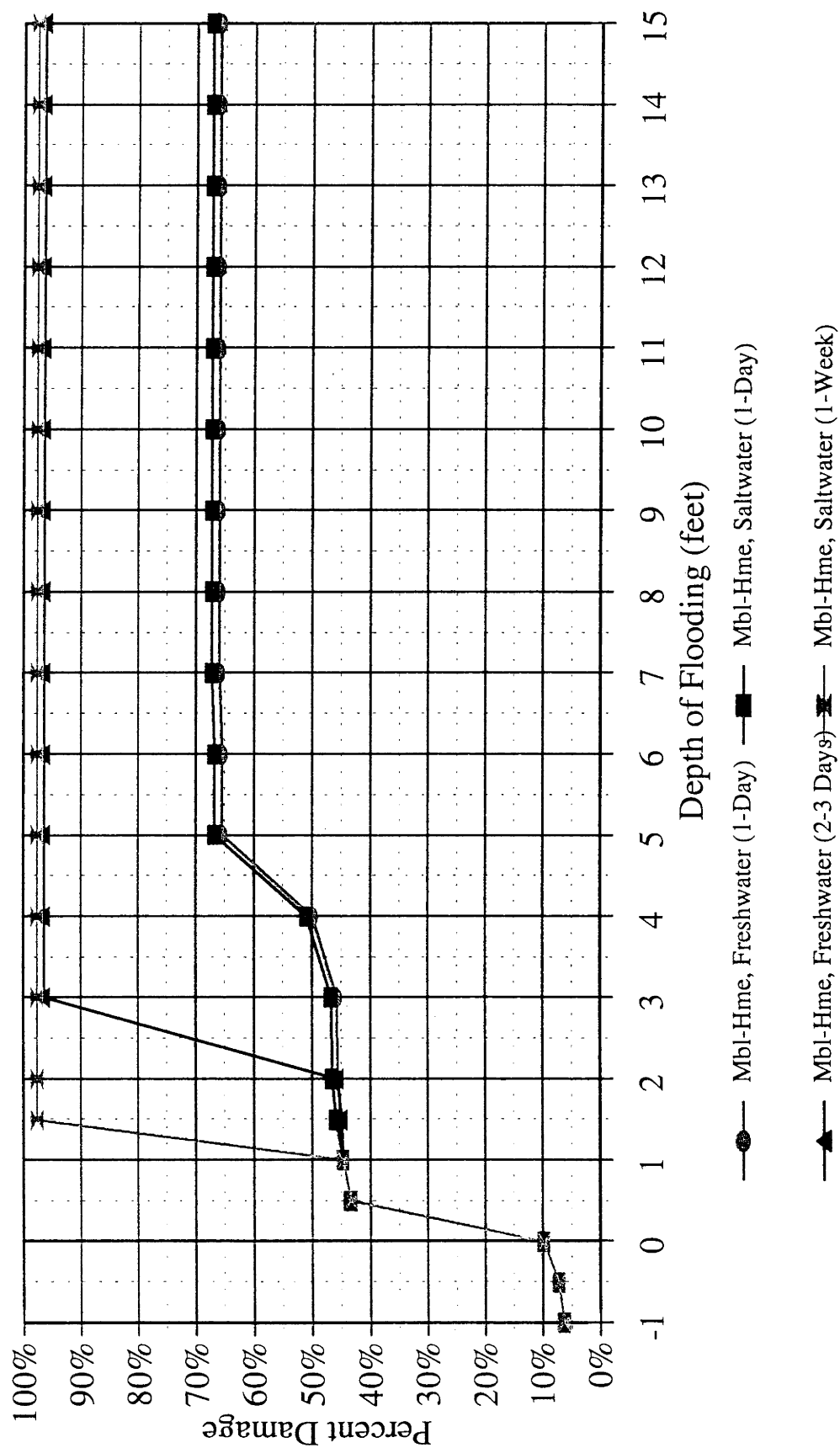


Figure 5. Expert Opinion Depth-Damage Curves for Mobile Home Structure

Table 26. Typical Commercial Structures

Commercial Category	Square Footage	New Construction Value
Metal frame walls	10,500	\$442,000
Masonry walls	4,000	\$125,500
Wood or steel frame	5,000	\$358,500

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

21. The first commercial structure category considered by the panel in the January 22 meeting was a 10,500 square foot, metal frame commercial structure with 50 percent of the floor area assumed to be finished office area and 50 percent assumed to be storage area. This type of structure could be built new in the study area, not including the price of land, for approximately \$442,000 according to the experts. For this structure type, the experts' depth-of-flooding vs. percent damage estimates for saltwater and freshwater long and short duration are presented in tables 27 through 29 developed by considering itemized damage to the structure. A graphical comparison of the depth- damage curves for a metal frame commercial structure appear in Figure 6.

22. The next commercial structure category the panel discussed in the January 22 meeting was a two-story, 4,000 square foot, masonry bearing walls commercial structure. The panel estimated that this type of structure could be built new in the study area, not including the price of land, for \$125,500. Depth-damage estimates for this structure type for saltwater and freshwater long and short duration developed by the expert panel considering itemized damage to the structure are provided in tables 30 through 32. Figure 7 displays a graphical comparison of the depth-damage curves for the masonry bearing walls commercial structure.

23. The final structure category considered by the panel in the January 22 meeting was a 5,000 square foot wood or steel frame commercial structure. This type of structure could be built new in the study area, not including the price of land, for approximately \$358,500 according to the experts. For this structure type, the experts' depth-damage estimates for saltwater and freshwater, short and long duration are shown in tables 33 through 35 as developed by considering itemized damage to the structure. Figure 8 provides graphical comparison of the depth-damage curves for a wood or steel frame commercial structure.

**Table 27. Expert Opinion Depth-Damage Estimates
For Metal Frame Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Value (\$)																					
Slab/Foundation	60,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	100,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Facade/Dryvit	10,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Wall Insulation	5,000	0	0	0	1,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Ceiling and Insulation	15,000	0	0	0	0	0	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
HVAC	35,000	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000
Plumbing	30,000	0	0	0	250	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Electrical	60,000	0	0	0	5,000	20,000	20,000	30,000	30,000	30,000	35,000	35,000	35,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Flooring	15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Interior Drywall	9,000	0	0	0	2,250	2,250	2,250	4,500	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000
Wall Finishes/Painting	15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Doors and Frames	14,000	0	0	0	1,000	1,000	3,000	3,000	3,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Millwork	4,000	0	0	0	600	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Framing	55,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hardware	10,000	0	0	0	0	0	0	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Windows	5,000	0	0	0	0	0	0	1,000	1,000	1,000	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Total	\$442,000	0	0	5,000	52,350	52,350	73,250	75,250	89,500	108,000	115,500	115,500	115,500	130,500	160,500	160,500	160,500	160,500	160,500	160,500	160,500
Freshwater 1-Day Damage	minimum	0.0%	0.0%	1.1%	11.0%	14.9%	15.3%	17.8%	17.8%	20.8%	22.2%	22.2%	22.2%	25.1%	30.9%	30.9%	30.9%	30.9%	30.9%	30.9%	30.9%
	most likely	0.0%	0.0%	1.1%	11.8%	16.6%	17.0%	20.2%	20.2%	24.4%	26.1%	26.1%	26.1%	29.5%	36.3%	36.3%	36.3%	36.3%	36.3%	36.3%	36.3%
	maximum	0.0%	0.0%	1.4%	14.2%	19.9%	20.9%	24.3%	24.3%	30.5%	32.7%	32.7%	32.7%	36.9%	45.4%	45.4%	45.4%	45.4%	45.4%	45.4%	45.4%
Saltwater 1-Day Damage	minimum	0.0%	0.0%	1.0%	12.1%	16.4%	16.9%	19.6%	19.6%	22.8%	24.4%	24.4%	24.4%	27.6%	34.0%	34.0%	34.0%	34.0%	34.0%	34.0%	34.0%
	most likely	0.0%	0.0%	1.1%	13.0%	18.2%	18.7%	22.3%	22.3%	26.9%	28.7%	28.7%	28.7%	32.5%	39.9%	39.9%	39.9%	39.9%	39.9%	39.9%	39.9%
	maximum	0.0%	0.0%	1.3%	15.6%	21.9%	23.0%	26.7%	26.7%	33.6%	35.9%	35.9%	35.9%	40.6%	49.9%	49.9%	49.9%	49.9%	49.9%	49.9%	49.9%

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 28. Expert Opinion Depth-Damage Estimates
for Metal Frame Structure, Long Duration (Freshwater)**

Structure Items	Item Value (\$)	Flood Level (feet)																
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
		Damage Value (\$)																
Slab/Foundation	60,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	100,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Facade/Dryvit	10,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Wall Insulation	5,000	0	0	0	1,250	1,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Ceiling and Insulation	15,000	0	0	0	0	0	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
HVAC	35,000	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	35,000	35,000	35,000	35,000	35,000
Plumbing	30,000	0	0	0	250	3,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Electrical	60,000	0	0	0	5,000	5,000	20,000	20,000	30,000	30,000	35,000	35,000	35,000	50,000	50,000	50,000	50,000	50,000
Flooring	15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Interior Drywall	9,000	0	0	0	3,000	3,000	3,000	2,250	4,500	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000
Wall Finishes/Painting	15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Doors and Frames	14,000	0	0	0	5,000	5,000	5,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Millwork	4,000	0	0	0	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Framing	55,000	0	0	0	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000
Hardware	10,000	0	0	0	0	0	0	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Windows	5,000	0	0	0	0	0	0	1,000	1,000	1,000	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Total	\$442,000	0	0	5,000	58,500	58,500	76,000	92,250	104,500	120,000	127,500	127,500	127,500	182,500	182,500	182,500	182,500	182,500
Freshwater 2-3 Days	minimum	0.0%	0.0%	1.1%	12.3%	12.3%	15.5%	18.8%	20.8%	23.1%	24.5%	24.5%	24.5%	35.1%	35.1%	35.1%	35.1%	35.1%
	most likely	0.0%	0.0%	1.1%	13.2%	13.2%	17.2%	20.9%	23.6%	27.1%	28.8%	28.8%	28.8%	41.3%	41.3%	41.3%	41.3%	41.3%
	maximum	0.0%	0.0%	1.4%	15.9%	15.9%	20.6%	25.7%	28.4%	33.9%	36.1%	36.1%	36.1%	51.6%	51.6%	51.6%	51.6%	51.6%

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 29. Expert Opinion Depth-Damage Estimates
for Metal Frame Structure, Long Duration (Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Slab/Foundation	60,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	100,000	0	0	0	5,000	5,000	5,000	5,000	5,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	
Facade/Dryvit	10,000	0	0	0	2,000	2,000	2,000	2,000	2,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
Wall Insulation	5,000	0	0	0	1,250	1,250	2,500	2,500	2,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Ceiling and Insulation	15,000	0	0	0	0	0	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
HVAC	35,000	0	0	5,000	5,000	5,000	5,000	5,000	5,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	
Plumbing	30,000	0	0	0	250	250	1,500	1,500	1,500	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	
Electrical	60,000	0	0	0	5,000	5,000	20,000	20,000	30,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	
Flooring	15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
Interior Drywall	9,000	0	0	0	3,000	3,000	3,000	2,250	4,500	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	
Wall Finishes/Painting	15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
Doors and Frames	14,000	0	0	0	5,000	5,000	8,000	8,000	8,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	
Millwork	4,000	0	0	0	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
Framing	55,000	0	0	0	0	0	0	10,000	10,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	
Hardware	10,000	0	0	0	0	0	0	1,000	1,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
Windows	5,000	0	0	0	0	0	0	1,000	1,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Total	\$442,000	0	0	5,000	\$8,500	58,500	76,000	92,250	104,500	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	
Saltwater 1-Week Damage	minimum	0.0%	0.0%	1.1%	12.3%	12.3%	16.0%	18.8%	21.3%	66.6%	66.6%	66.6%	66.6%	66.6%	66.6%	66.6%	66.6%	66.6%	66.6%	66.6%	
	most likely	0.0%	0.0%	1.1%	13.2%	13.2%	17.2%	20.9%	23.6%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	
	maximum	0.0%	0.0%	1.3%	15.2%	15.2%	19.8%	25.0%	29.6%	92.5%	92.5%	92.5%	92.5%	92.5%	92.5%	92.5%	92.5%	92.5%	92.5%	92.5%	

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

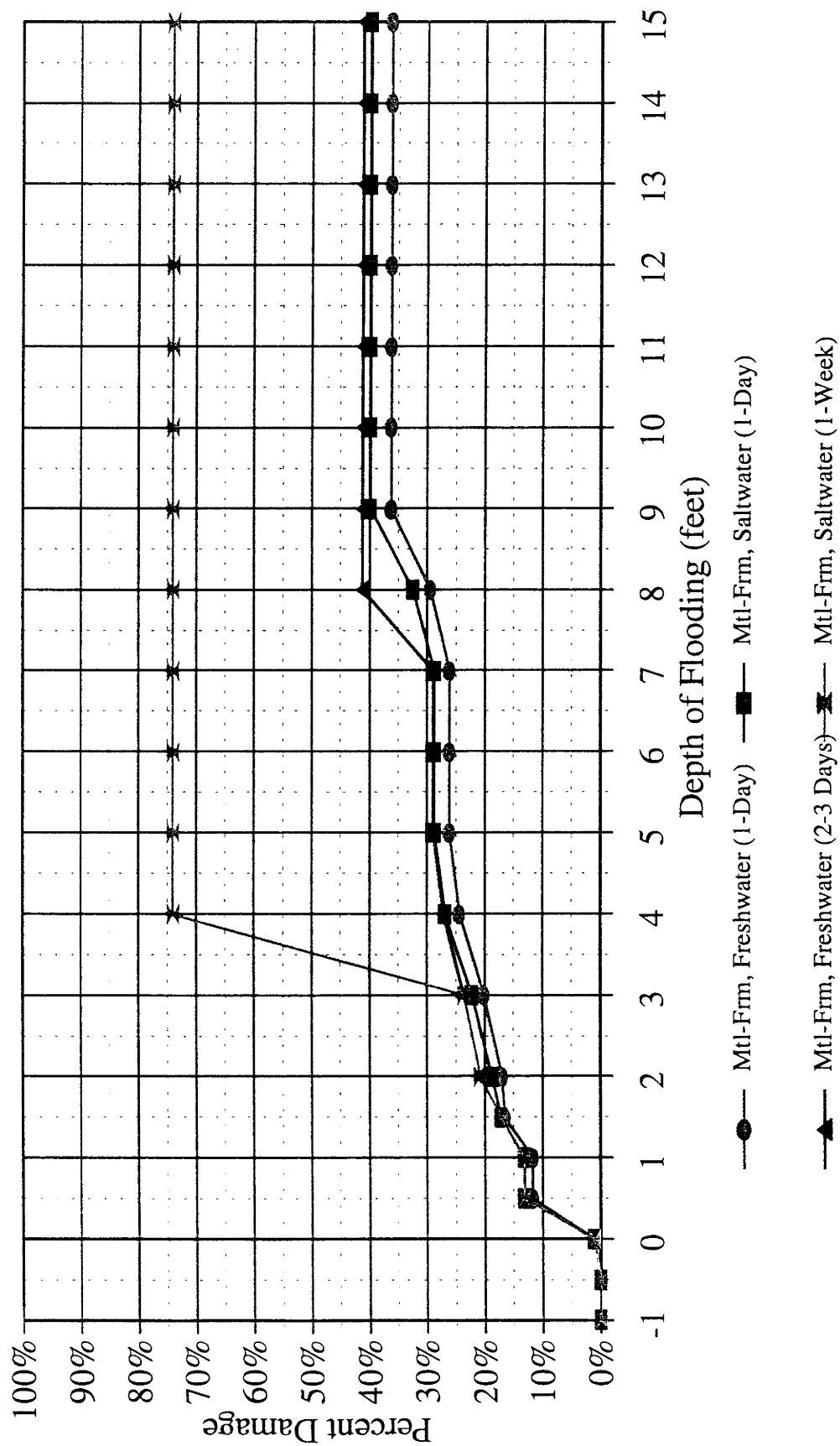


Figure 6. Expert Opinion Depth-Damage Curves for Metal Frame Structure

**Table 30. Expert Opinion Depth-Damage Estimates
for Masonry Bearing Walls Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value (\$)																				
Slab/Foundation Building Structure	30,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	25,000	0	0	0	500	500	500	500	500	1,000	1,000	1,000	1,000	1,000	1,000	5,000	10,000	10,000	10,000	10,000	10,000	
	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	15,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
	5,000	0	0	0	100	100	100	100	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Facade/Storefront	18,750	0	0	0	0	0	5,000	5,000	8,000	8,000	12,000	12,000	12,000	15,000	15,000	18,750	18,750	18,750	18,750	18,750	18,750	
	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
	5,000	0	0	0	1,250	1,250	1,250	2,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
	8,750	0	0	0	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	
	3,750	0	0	0	250	250	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Doors and Frames	2,500	0	0	0	250	250	1,200	1,200	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	
	2,500	0	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	
	1,000	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	
	Millwork	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Ceilings	Freshwater 1-Day Damage	\$125,500	0	0	2,000	15,100	15,100	21,550	21,800	28,150	33,050	37,050	37,050	40,050	53,050	60,800	60,800	65,800	65,800	65,800	65,800	
		minimum	0.0%	0.0%	1.5%	11.2%	11.2%	15.5%	15.6%	19.7%	22.4%	25.1%	25.1%	27.1%	35.9%	41.2%	41.2%	44.6%	44.6%	44.6%	44.6%	
		most likely	0.0%	0.0%	1.6%	12.0%	12.0%	17.2%	17.4%	22.4%	26.3%	29.5%	29.5%	31.9%	42.3%	48.4%	48.4%	52.4%	52.4%	52.4%	52.4%	
		maximum	0.0%	0.0%	1.9%	14.4%	14.4%	20.6%	21.4%	26.9%	32.9%	36.9%	36.9%	39.9%	52.8%	60.6%	60.6%	65.5%	65.5%	65.5%	65.5%	
		0.0%	0.0%	1.6%	12.3%	12.3%	17.0%	17.2%	21.7%	24.6%	27.6%	27.6%	27.6%	29.8%	39.5%	45.3%	45.3%	49.0%	49.0%	49.0%	49.0%	
Windows	Saltwater 1-Day Damage	0.0%	0.0%	1.8%	13.2%	13.2%	18.9%	19.1%	24.7%	29.0%	32.5%	32.5%	35.1%	46.5%	53.3%	53.3%	57.7%	57.7%	57.7%	57.7%	57.7%	
		0.0%	0.0%	2.1%	15.9%	15.9%	22.7%	23.5%	29.6%	36.2%	40.6%	40.6%	43.9%	58.1%	66.6%	66.6%	72.1%	72.1%	72.1%	72.1%	72.1%	
		0.0%	0.0%	1.9%	14.4%	14.4%	20.6%	21.4%	26.9%	32.9%	36.9%	36.9%	39.9%	52.8%	60.6%	60.6%	65.5%	65.5%	65.5%	65.5%		
		0.0%	0.0%	1.6%	12.3%	12.3%	17.0%	17.2%	21.7%	24.6%	27.6%	27.6%	27.6%	29.8%	39.5%	45.3%	45.3%	49.0%	49.0%	49.0%	49.0%	
		0.0%	0.0%	1.8%	13.2%	13.2%	18.9%	19.1%	24.7%	29.0%	32.5%	32.5%	35.1%	46.5%	53.3%	53.3%	57.7%	57.7%	57.7%	57.7%	57.7%	

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 31. Expert Opinion Depth-Damage Estimates
For Masonry Bearing Walls Structure, Long Duration (Freshwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Slab/Foundation	30,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	25,000	0	0	0	500	500	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	5,000	10,000	10,000	10,000	10,000	
Facade/Storefront	6,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HVAC	15,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	15,000	15,000	15,000	15,000	15,000	15,000	
Plumbing	5,000	0	0	0	100	100	100	100	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Electrical	18,750	0	0	0	0	0	5,000	5,000	8,000	8,000	12,000	12,000	12,000	15,000	15,000	18,750	18,750	18,750	18,750	18,750	
Flooring	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
Interior Walls	5,000	0	0	0	1,250	1,250	1,250	1,250	2,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Wall Finishes	8,750	0	0	0	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	
Doors and Frames	3,750	0	0	0	250	250	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Millwork	2,500	0	0	0	250	250	1,200	1,200	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	
Ceilings	2,500	0	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	
Windows	1,000	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	
Total	\$125,500	0	0	2,000	15,100	15,100	21,550	21,800	28,150	33,050	37,050	37,050	37,050	40,050	53,050	60,800	60,800	65,800	65,800	65,800	
Freshwater 2-3 Days Damage	minimum	0.0%	0.0%	1.5%	11.2%	11.2%	15.5%	15.6%	19.7%	22.4%	25.1%	25.1%	25.1%	27.1%	35.9%	41.2%	41.2%	44.6%	44.6%	44.6%	
	most likely	0.0%	0.0%	1.6%	12.0%	12.0%	17.2%	17.4%	22.4%	26.3%	29.5%	29.5%	29.5%	31.9%	42.3%	48.4%	48.4%	52.4%	52.4%	52.4%	
	maximum	0.0%	0.0%	1.9%	14.4%	14.4%	20.6%	21.4%	26.9%	32.9%	36.9%	36.9%	36.9%	39.9%	52.8%	60.6%	60.6%	65.5%	65.5%	65.5%	

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 32. Expert Opinion Depth-Damage Estimates
For Masonry Bearing Walls Structure, Long Duration (Saltwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value (\$)																				
Slab/Foundation Building Structure	30,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	25,000	0	0	0	500	500	500	500	1,000	1,000	1,000	1,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
	6,250	0	0	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	
	15,000	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
	5,000	0	0	0	100	100	100	1,000	2,500	2,500	2,500	2,500	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
Facade/Storefront HVAC Plumbing Electrical	18,750	0	0	0	0	0	5,000	5,000	8,000	12,000	12,000	12,000	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750	
	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
	5,000	0	0	0	1,250	1,250	1,250	2,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000		
	8,750	0	0	0	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	
	3,750	0	0	0	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	
Doors and Frames Millwork Ceilings Windows	2,500	0	0	0	250	250	1,200	1,200	2,400	2,400	2,400	2,400	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	2,500	0	0	0	0	0	0	0	1,800	1,800	1,800	1,800	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	1,000	0	0	0	0	0	0	0	100	100	100	100	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	Total	\$125,500	0	0	8,250	24,850	24,850	30,800	30,800	37,150	43,550	47,550	47,550	47,550	79,500	79,500	79,500	79,500	79,500	79,500	79,500	79,500
Saltwater 1-Week Damage	minimum	0.0%	0.0%	6.2%	18.4%	18.4%	22.8%	22.1%	26.6%	31.2%	34.1%	34.1%	34.1%	34.1%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%
	most likely	0.0%	0.0%	6.6%	19.8%	19.8%	24.5%	24.5%	29.6%	34.7%	37.9%	37.9%	37.9%	37.9%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%
	maximum	0.0%	0.0%	7.6%	22.8%	22.8%	28.2%	29.5%	37.0%	43.4%	47.4%	47.4%	47.4%	47.4%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%	79.2%

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

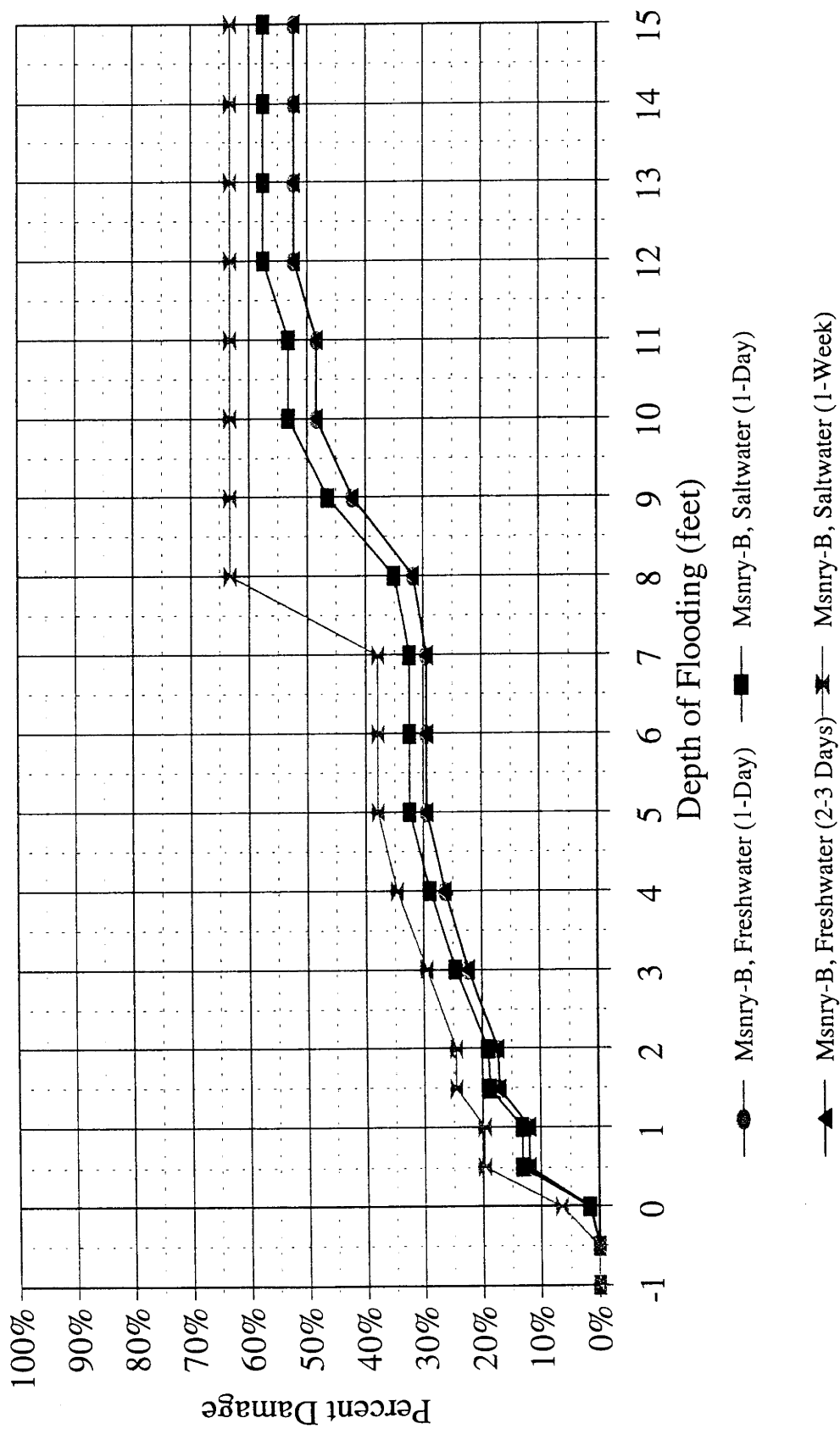


Figure 7. Expert Opinion Depth-Damage Curves for Masonry Bearing Walls Structure

**Table 33. Expert Opinion Depth-Damage Estimates
For Wood or Steel Frame Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Floor Cover	20,000	0	0	0	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Interior Wall	30,000	0	0	0	5,000	5,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Interior Wall Finish	25,000	0	0	0	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Ceilings	10,000	0	0	0	0	0	0	0	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500
Electrical/Lighting	25,000	0	0	0	5,000	5,000	10,000	10,000	15,000	20,000	20,000	20,000	20,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
HVAC	20,000	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	20,000	20,000	20,000	20,000	20,000	20,000
Plumbing	15,000	0	0	0	500	500	3,000	3,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Roof	45,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Slab/Foundation	30,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	50,000	0	0	0	0	0	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000
Facade	3,000	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Doors	18,000	0	0	0	3,000	3,000	7,500	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Millwork	30,000	0	0	0	5,000	5,000	15,000	15,000	22,500	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Windows/Glazing	10,000	0	0	0	0	0	4,000	4,000	4,000	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500
Wall Insulation	2,500	0	0	0	650	650	650	650	650	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Ceiling Insulation	5,000	0	0	0	0	0	0	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Signage	5,000	0	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Exterior Wall Finish	15,000	0	0	0	200	200	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Total	\$358,500	0	0	4,000	65,550	65,550	87,550	97,350	110,850	132,700	159,700	159,700	165,700	170,700	186,700	186,700	186,700	196,700	196,700	196,700	196,700
Freshwater 1-Day Damage	minimum	0.0%	0.0%	1.0%	17.0%	17.0%	22.0%	24.4%	27.2%	31.5%	37.9%	37.9%	39.3%	40.5%	44.3%	44.3%	44.3%	46.6%	46.6%	46.6%	46.6%
	most likely	0.0%	0.0%	1.1%	18.3%	18.3%	24.4%	27.2%	30.9%	37.0%	44.5%	44.5%	46.2%	47.6%	52.1%	52.1%	52.1%	54.9%	54.9%	54.9%	54.9%
	maximum	0.0%	0.0%	1.3%	21.9%	21.9%	29.3%	33.4%	37.1%	46.3%	55.7%	55.7%	57.8%	59.5%	65.1%	65.1%	65.1%	68.6%	68.6%	68.6%	68.6%
Saltwater 1-Day Damage	minimum	0.0%	0.0%	1.0%	18.7%	18.7%	23.2%	26.9%	29.9%	34.6%	41.7%	41.7%	43.2%	44.5%	48.7%	48.7%	48.7%	51.3%	51.3%	51.3%	51.3%
	most likely	0.0%	0.0%	1.1%	20.1%	20.1%	25.8%	29.9%	34.0%	40.7%	49.0%	49.0%	50.8%	52.4%	57.3%	57.3%	57.3%	60.4%	60.4%	60.4%	60.4%
	maximum	0.0%	0.0%	1.3%	24.1%	24.1%	31.0%	36.7%	40.8%	50.9%	61.3%	61.3%	63.6%	65.5%	71.6%	71.6%	71.6%	75.4%	75.4%	75.4%	75.4%

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 34. Expert Opinion Depth-Damage Estimates
For Wood or Steel Frame Structure, Long Duration (Freshwater)**

Structure Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Floor Cover	20,000	0	0	0	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
	30,000	0	0	0	5,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	25,000	0	0	0	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
	10,000	0	0	0	0	0	0	0	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500
	25,000	0	0	0	5,000	10,000	10,000	15,000	20,000	20,000	20,000	20,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Electrical/Lighting	20,000	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	15,000	0	0	0	500	500	3,000	3,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
	45,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30,000	0	0	0	0	0	0	0	0	0	0	0	0	20,000	20,000	20,000	20,000	30,000	30,000	30,000	30,000
	50,000	0	0	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	30,000	30,000	30,000	30,000
Building Structure	3,000	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
	18,000	0	0	0	7,500	7,500	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
	30,000	0	0	0	15,000	15,000	22,500	22,500	22,500	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
	10,000	0	0	0	0	0	4,000	4,000	4,000	4,000	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500
	2,500	0	0	0	650	650	650	650	650	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Ceiling Insulation	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
	5,000	0	0	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
	15,000	0	0	0	200	200	200	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
	Total	\$358,500	0	0	4,000	80,050	85,050	92,550	117,350	123,350	142,700	159,700	159,700	165,700	200,700	216,700	216,700	216,700	236,700	236,700	236,700
Freshwater 2-3 Day	minimum	0.0%	0.0%	1.0%	20.8%	22.1%	23.2%	29.5%	30.3%	33.8%	37.9%	37.9%	39.3%	47.6%	51.4%	51.4%	51.4%	56.1%	56.1%	56.1%	56.1%
	most likely	0.0%	0.0%	1.1%	22.3%	23.7%	25.8%	32.7%	34.4%	39.8%	44.5%	44.5%	46.2%	56.0%	60.4%	60.4%	60.4%	66.0%	66.0%	66.0%	66.0%
	maximum	0.0%	0.0%	1.3%	26.8%	28.5%	31.0%	40.3%	41.3%	49.8%	55.7%	55.7%	57.8%	70.0%	75.6%	75.6%	75.6%	82.5%	82.5%	82.5%	82.5%

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

**Table 35. Expert Opinion Depth-Damage Estimates
For Wood or Steel Frame Structure, Long Duration (Saltwater)**

Structure Items	Item Value(\$)	Flood Level (feet)															Damage Value (\$)					
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0		11.0	12.0	13.0	14.0	15.0
Floor Cover	20,000	0	0	0	17,000	17,000	17,000	17,000	17,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	30,000	0	0	0	5,000	10,000	10,000	10,000	10,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	
Interior Wall Finish	25,000	0	0	0	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	
	10,000	0	0	0	0	0	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
Electrical/Lighting	25,000	0	0	0	5,000	5,000	10,000	10,000	15,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	
	20,000	0	0	4,000	4,000	4,000	4,000	4,000	4,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	
Plumbing	15,000	0	0	0	500	500	3,000	3,000	4,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
	45,000	0	0	0	0	0	0	0	0	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	
Slab/Foundation	30,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	50,000	0	0	0	0	0	0	10,000	10,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	
Facade	3,000	0	0	0	200	200	200	200	200	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
	18,000	0	0	0	7,500	7,500	10,000	10,000	10,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	
Millwork	30,000	0	0	0	15,000	15,000	15,000	22,500	22,500	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	
	10,000	0	0	0	0	0	0	4,000	4,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
Windows/Glazing	2,500	0	0	0	650	650	650	650	650	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
	5,000	0	0	0	0	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Ceiling Insulation	5,000	0	0	0	0	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
	5,000	0	0	0	0	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	
Exterior Wall Finish	15,000	0	0	0	200	200	200	1,000	1,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
Total	\$358,500	0	0	4,000	80,050	85,050	92,550	117,350	123,350	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	288,500	288,500	
Saltwater 1-Week Damage	minimum	0.0%	0.0%	1.1%	20.8%	22.1%	24.0%	29.5%	31.0%	71.2%	71.2%	71.2%	71.2%	71.2%	71.2%	71.2%	71.2%	71.2%	72.4%	72.4%	72.4%	
	most likely	0.0%	0.0%	1.1%	22.3%	23.7%	25.8%	32.7%	34.4%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	80.5%	80.5%	80.5%	80.5%	
	maximum	0.0%	0.0%	1.3%	25.7%	27.3%	29.7%	39.3%	43.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, Houma, Louisiana, January 22, 1997.

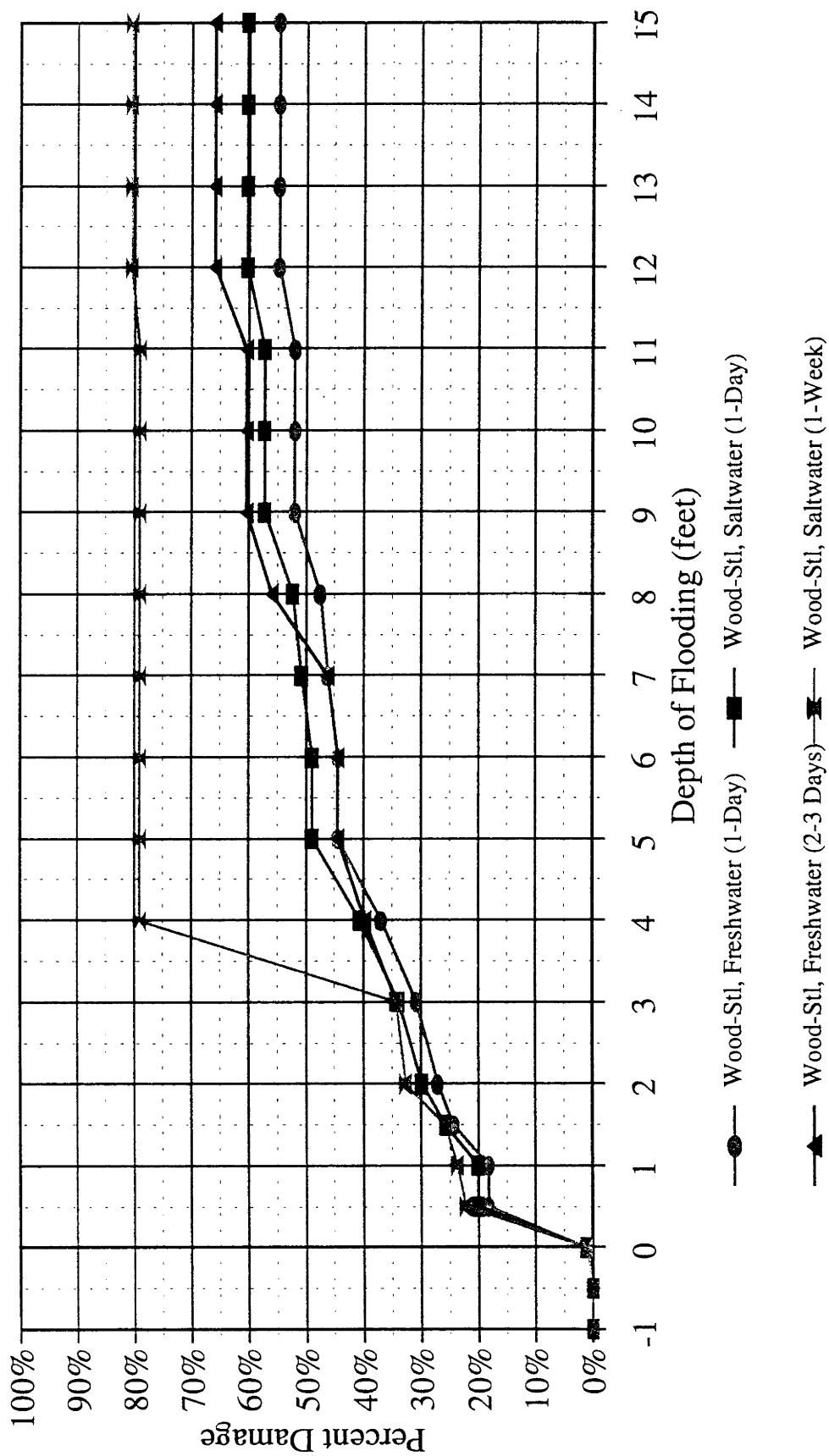


Figure 8. Expert Opinion Depth-Damage Curves for Wood or Steel Frame Structure

IV. CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CONTENT-TO-STRUCTURE VALUE RATIOS (CSV) BASED ON EXPERT OPINION

A. Panel of Experts

1. The “Expert Opinion” method was used to obtain depth-damage estimates for contents and content-to-structure value ratios from knowledgeable individuals in the study area. The contents panel, consisted of the same two insurance claims adjusters and Certified Restorer as the structure panel plus one individual with knowledge and skills consistent with that of an Interior Design Specialist and one individual with knowledge and skills consistent with that of an Appliance and Repair Specialist. Each potential expert was contacted and provided with an explanation of the study effort. After the potential panel members were contacted and were verified to be suitable for the study, the New Orleans District (NOD) was provided resumes and credentials. The following additional persons agreed to participate in the content expert panel meetings and had the knowledge and skills consistent with what was required for the study effort.

2. **Kim Corte Sanvi** -- Ms. Sanvi is the owner of KCS Interiors and has 14 years of interior design experience. She has designed interiors for commercial as well as residential clients. Prior to starting her own design business, Ms. Sanvi was employed by Kirschman’s Furniture and Hughes-Halpin’s Carpets and Decorating. Ms. Sanvi is a member of the American Society of Interior Designers and has met the criteria for the National Council for Interior Design Qualification. Ms. Sanvi holds a Bachelor of Interior Design from Louisiana State University, with minors in Architecture and Art History.

3. **Doug Benoit** -- Mr. Doug Benoit is President and owner of Benoit Air Conditioning, Heating and Appliance Repair. Mr. Benoit has 27 years of experience in the appliance repair industry and has run his own business since 1990. Mr. Benoit’s repair business includes air conditioning, heating, and all indoor appliances. Although he does have light commercial experience, Mr. Benoit’s main focus is residential appliance repair. Mr. Benoit has conducted numerous inspections on flood-damaged appliances and is familiar with repair costs. Additionally, Mr. Benoit updates his repair knowledge regularly through attendance of training seminars.

4. **Gloria Husser** -- Ms. Husser has been a claims adjuster for Lindsey Morden since 1995 and has a total of 15 years of insurance claims experience. She has handled all types of claims, including flood, general liability and workers’ compensation. Ms. Husser is a NFIP certified flood adjuster. She is a graduate of Riverside Junior College in Riverside, California and has attended numerous technical courses and has obtained many adjuster certifications. Ms. Husser is a member of the Louisiana Claims Association, the Baton Rouge Claims Association (served as Vice President in 1996), and Crimefighters of Louisiana.

B. Expert Panel Meetings for Contents and CSV

5. The expert panel for contents and CSV met on January 15 and 16 and February 13, in the main conference room of T. Baker Smith and Son, Inc. in Houma, Louisiana. The agenda for the January 15 and 16 meetings included the development of content depth-damage relationships and

CSVr for one-story, two-story, and mobile home residences. The February 13 meeting addressed depth-damage relationships and CSVr for commercial establishments in the following categories: eating and recreation, groceries and gas stations, multi-family residences, repair and home use, retail and personal services, professional businesses, public and semi-public, and warehouse and contractor services.

6. The panel was asked to determine depth-damage relationships for the contents of typical businesses in the 10-parish study area. The depth-damage relationship is the expected amount of damage in dollars, or as a percentage of total value, for each foot of flooding above or below the first floor of a structure. These percentages were calculated for four different flood scenarios: (1) rainfall flooding, short duration of one-day freshwater; (2) rainfall flooding, long duration of two to three days freshwater; (3) hurricane flooding, short duration of one-day saltwater; and (4) hurricane flooding, long duration of one-week saltwater.

7. The content panel was provided typical structure characteristics, including structure value corresponding to each content category. The structure values were combined with total content values developed by the panel to determine the CSVr for each category.

8. The panel developed depth-of-flooding vs. percent damage estimates by evaluating the damage to each content item in the home. Based on limited field surveys and the experience of the panel members, typical contents were defined for each residential and commercial content category. For each content item, the panel assigned a replacement cost based on new retail value. In developing depth-damage estimates, the itemized damage was defined as the cost to repair or replace the item. If it was feasible to repair the item, the repair cost was used. For contents that could not be repaired, the replacement cost was used. Based on their experience, the experts made judgements as to how and at what depth each item would be damaged by flood waters. A list of the assumptions for content damage is provided as Appendix A. After all content items were analyzed separately, the total damages at each increment of flooding were summed and shown as a percentage of the replacement cost for the total contents.

C. Residential Contents

9. The expert panel members were provided preliminary descriptions of each residential content category prior to developing their estimates. These descriptions were determined from limited field surveys throughout the study area and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each content category included the number of bedrooms, number of bathrooms, square footage, and new construction value of the typical residence housing the contents. Videos filmed as part of the field survey effort for this study were shown to the experts to allow them to see typical residential contents and placement of contents for each residential category. Following the viewing of the video tapes, the panel began a discussion of the typical contents list. They agreed with the contents list developed from surveys of each content category, added a few items they thought were missing, and then placed a value on each item. This itemized list with value was summed for total content value and was utilized in developing depth-damage relationships for each residential category. The total content and structure values and CSVr for residential content categories considered by the panel are shown in Table 36.

Table 36. Typical Residential Content Values and CSV

Residential Contents Category	Square Footage	Structure Value	Content Value	CSV
One-story	1,450	\$79,494	\$36,520	0.46
Two-story	2,000	\$122,000	\$68,760	0.56
Mobile home	1,120	\$23,520	\$15,120	0.64

Source: Expert Panel Meeting, Houma, Louisiana, January 15-16, 1997.

10. The residential content category considered by the panel in the January 15 meeting was a 1,450 square foot, one-story single-family residence with three bedrooms and two baths. This type of home, not including the price of land, was estimated to cost \$79,494 based on the opinions of experts participating in the structures panel for depth-damage relationships. The experts' depth-of-flooding vs. percent damage estimates for saltwater and freshwater, long and short duration are shown in tables 37 and 38 considering itemized content damage. A graphical comparison of the depth-damage curves for contents in a typical one-story residence appears in Figure 9.

11. The first content category the panel discussed in the January 16 meeting was a 2,000 square foot, two-story, four bedroom, two and a half bath residence. Based on expert opinion from the structures panel, it was estimated that this home could be constructed new in the study area for \$122,000, not including the price of land. The experts' depth-damage estimates for this content category for saltwater and freshwater, long and short duration considering itemized content damage are shown in tables 39 and 40. Figure 10 provides a graphical comparison of the depth-damage curves for the typical contents of a two-story residence.

12. The other content category considered by the panel in the January 16 meeting was a 1,120 square foot, two bedroom, one bath, mobile home. This type of home was valued new at \$23,520 based on the opinions of the structures panel. Table 41 shows the experts depth-damage estimates for saltwater and freshwater, long and short duration considering itemized content damage. A graphical comparison of the depth-damage curves for a mobile home residence appears in Figure 11.

**Table 37. Expert Opinion Depth-Damage Estimates
For One-Story Contents, Short Duration (Freshwater and Saltwater)**

Items Grouped by Room	Total Value (\$)	Flood Level (feet)															Damage Value (\$)					
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0		11.0	12.0	13.0	14.0	15.0
Living Room																						
Bookcase/Entertainment Center	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Books	250	0	0	0	0	50	100	150	150	200	250	250	250	250	250	250	250	250	250	250	250	
Couch/Sofa	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	
Chairs	1,100	0	0	0	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	
Tables	500	0	0	0	50	250	300	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Lamps	150	0	0	0	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	
Curtains/Drapes	200	0	0	0	170	170	170	170	170	170	170	170	170	200	200	200	200	200	200	200	200	
Stereo Equipment	400	0	0	0	150	150	150	150	150	400	400	400	400	400	400	400	400	400	400	400	400	
Pictures/Paintings	450	0	0	0	75	75	75	200	200	400	450	450	450	450	450	450	450	450	450	450	450	
Television/VCR	900	0	0	0	180	180	450	530	900	900	900	900	900	900	900	900	900	900	900	900	900	
Records/CDS/Video Cassettes	400	0	0	0	80	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
Miscellaneous	200	0	0	0	0	0	0	150	200	200	200	200	200	200	200	200	200	200	200	200	200	
Antiques	300	0	0	0	0	150	200	250	300	300	300	300	300	300	300	300	300	300	300	300	300	
Living Room Total	6,750	0	0	0	3,705	4,425	4,845	5,650	6,120	6,620	6,720	6,720	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	
Kitchen																						
Food	750	0	0	0	450	450	450	450	550	600	650	650	750	750	750	750	750	750	750	750	750	
Refrigerator	600	0	0	0	210	390	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
Range/Stove	500	0	0	0	175	325	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Microwave Oven	200	0	0	0	0	0	0	0	75	200	200	200	200	200	200	200	200	200	200	200	200	
Table/Chairs	500	0	0	0	100	350	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Dishes/Crockery, Glassware	300	0	0	0	0	0	0	0	0	100	175	255	255	255	255	255	255	255	255	255	255	
Silverware/Utensils	100	0	0	0	0	0	0	0	25	25	25	25	25	25	25	25	25	25	25	25	25	
Pans and Cooking Ware	300	0	0	0	50	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
Small Appliances	200	0	0	0	0	100	100	100	200	200	200	200	200	200	200	200	200	200	200	200	200	
Telephone	70	0	0	0	0	0	0	0	0	70	70	70	70	70	70	70	70	70	70	70	70	
Kitchen Total	3,420	0	0	0	985	1,715	2,250	2,250	2,550	2,895	3,020	3,100	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	
Dining Room																						
Table/Chairs/China Cabinet	1,500	0	0	0	500	800	1,100	1,100	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
China/Crystal	250	0	0	0	0	0	0	0	50	75	100	100	100	100	100	100	100	100	100	100	100	
Silverware	250	0	0	0	0	0	0	0	40	40	40	40	40	40	40	40	40	40	40	40	40	
Antiques	250	0	0	0	125	125	150	250	250	250	250	250	250	250	250	250	250	250	250	250	250	
Pictures/Paintings	200	0	0	0	0	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	
Dining Room Total	2,450	0	0	0	625	925	1,250	1,350	1,840	2,065	2,090	2,090	2,090	2,090	2,090	2,090	2,090	2,090	2,090	2,090	2,090	
Bedrooms (3)																						
Beds	600	0	0	0	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
Box Springs/Mattresses	1,000	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																		Damage Value (\$)	
		Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0		
Bedding/Bedspreads	600	0	0	0	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Chest of Drawers	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Night Tables	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Lamps	300	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Chairs	150	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
Curtains/Drapes/Blinds	400	0	0	0	100	100	100	100	400	400	400	400	400	400	400	400	400	400	400	400	400
Pictures/Printings	200	0	0	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Television/VCR	450	0	0	0	0	0	0	300	450	450	450	450	450	450	450	450	450	450	450	450	450
Telephone, Alarm/Clock/Radio	300	0	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Unattached Bookcase, Books	225	0	0	0	125	150	150	175	200	225	225	225	225	225	225	225	225	225	225	225	225
Men's Clothing (clothes, shoes, jewelry)	4,500	0	0	0	225	700	900	1,100	3,335	3,335	3,800	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Women's Clothing	6,000	0	0	0	500	1,000	1,500	3,000	4,500	4,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Children's Clothing	2,000				300	700	700	1,000	1,250	1,700	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Toys/Games	750	0	0	0	375	450	450	450	750	750	750	750	750	750	750	750	750	750	750	750	750
Bedroom Total	18,575	0	0	0	3,475	6,550	7,250	9,575	14,985	15,610	16,575	17,075	17,075	17,075	17,075	17,075	17,075	17,075	17,075	17,075	17,075
Laundry, Garage, & Hall Items																					
Clothes Washer/Dryer	800	0	0	0	400	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Freezer	600	0	0	0	210	390	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Tools (Lawn and Garden, Hand, Power)	750	0	0	0	0	75	75	250	550	550	550	550	550	550	550	550	550	550	550	550	550
Golf/Fishing Equipment	500	0	0	0	60	85	85	85	110	110	110	110	110	110	110	110	110	110	110	110	110
Guns/Hunting Equipment	1,500	0	0	0	120	120	270	270	270	270	270	270	270	270	270	270	270	270	270	270	270
Exercise Equipment	200	0	0	0	100	100	100	100	200	200	200	200	200	200	200	200	200	200	200	200	200
Ironing Equipment/Cleaning Supplies	75	0	0	0	0	50	50	50	75	75	75	75	75	75	75	75	75	75	75	75	75
Vacuum Cleaner	100	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Laundry, Garage, & Hall Items Total	4,525	0	0	0	990	1,720	2,080	2,255	2,705	2,705	2,705	2,705	2,705	2,705	2,705	2,705	2,705	2,705	2,705	2,705	2,705
Bathroom and Misc. Items																					
Medication/Hygiene Items	250	0	0	0	20	20	20	20	75	250	250	250	250	250	250	250	250	250	250	250	250
Cosmetics/Perfumes	200	0	0	0	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200
Towels/Linens	200	0	0	0	0	100	100	100	100	200	200	200	200	200	200	200	200	200	200	200	200
Curtains/Drapes/Rugs	150	0	0	0	20	40	40	40	40	75	150	150	150	150	150	150	150	150	150	150	150
Pictures/Decorations/Mirror	50	0	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50	50
Bathroom and Misc. Items Total	850	0	0	0	40	160	160	160	415	775	850	850	850	850	850	850	850	850	850	850	850
Grand Totals	\$36,670	\$0	\$0	\$0	\$9,820	\$15,495	\$17,835	\$21,240	\$28,615	\$30,670	\$31,960	\$32,540	\$32,670	\$32,670	\$32,670	\$32,670	\$32,670	\$32,670	\$32,670	\$32,670	\$32,670
Freshwater 1-Day Damage	minimum	0.0%	0.0%	0.0%	10.0%	30.0%	43.0%	54.0%	72.0%	81.0%	84.4%	85.9%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%
	most likely	0.0%	0.0%	0.0%	26.8%	42.3%	48.6%	57.9%	78.0%	83.6%	87.2%	88.7%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%
	maximum	0.0%	0.0%	0.0%	35.0%	50.0%	53.0%	66.0%	81.0%	86.0%	89.6%	91.2%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
Saltwater 1-Day Damage	minimum	0.0%	0.0%	0.0%	13.1%	35.5%	46.9%	61.5%	74.7%	83.3%	86.8%	88.4%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%
	most likely	0.0%	0.0%	0.0%	35.0%	50.0%	53.0%	66.0%	81.0%	86.0%	89.6%	91.2%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
	maximum	0.0%	0.0%	0.0%	45.7%	59.2%	59.2%	75.2%	84.1%	88.4%	92.1%	93.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 15, 1997.

**Table 38. Expert Opinion Depth-Damage Estimates
For One-Story Contents, Long Duration (Freshwater and Saltwater)**

Items Grouped by Room	Total Value (\$)	Flood Level (feet)															Damage Value (\$)					
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0		11.0	12.0	13.0	14.0	15.0
Living Room																						
Bookcase/Entertainment Center	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Books	250	0	0	0	125	150	188	250	250	250	250	250	250	250	250	250	250	250	250	250	250	
Couch/Sofa	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	
Chairs	1,100	0	0	0	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	
Tables	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Lamps	150	0	0	0	113	113	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	
Curtains/Drapes	200	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	
Stereo Equipment	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
Pictures/Paintings	450	0	0	0	225	338	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	
Television/VCR	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	
Records/CDs/Video Cassettes	400	0	0	0	300	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
Miscellaneous	200	0	0	0	100	100	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	
Antiques	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	
Living Room Total	6,750	0	0	0	6,163	6,375	6,650	6,688	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	6,750	
Kitchen																						
Food	750	0	0	0	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	
Refrigerator	600	0	0	0	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
Range/Stove	500	0	0	0	250	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Microwave Oven	200	0	0	0	0	0	0	100	200	200	200	200	200	200	200	200	200	200	200	200	200	
Table/Chairs	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Dishes/Crockery, Glassware	300	0	0	0	150	150	150	180	225	225	225	225	225	225	225	225	225	225	225	225	225	
Silverware/Utensils	100	0	0	0	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	
Pans and Cooking Ware	300	0	0	0	150	225	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	
Small Appliances	200	0	0	0	20	20	20	40	200	200	200	200	200	200	200	200	200	200	200	200	200	
Telephone	70	0	0	0	7	7	18	18	70	70	70	70	70	70	70	70	70	70	70	70	70	
Kitchen Total	3,520	0	0	0	2,177	2,802	2,813	2,948	3,290	3,335	3,335	3,360	3,360	3,360	3,360	3,360	3,360	3,360	3,360	3,360	3,360	
Dining Room																						

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Bedrooms (3)	Table/Chairs/China Cabinet	1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
	China/Crystal	250	0	0	0	50	50	50	50	50	100	100	100	100	100	100	100	100	100	100	100
	Silverware	250	0	0	0	25	25	38	50	50	50	50	50	50	50	50	50	50	50	50	50
	Antiques	250	0	0	0	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250
	Pictures/Paintings	200	0	0	0	100	150	200	200	200	200	200	200	200	200	200	200	200	200	200	200
	Dining Room Total	2,450	0	0	0	1,925	1,975	2,038	2,050	2,050	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
	Beds	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
	Box Springs/Mattresses	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
	Bedding/Bedspreads	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
	Chest of Drawers	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Bedroom (2)	Night Tables	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
	Lamps	300	0	0	0	225	225	300	300	300	300	300	300	300	300	300	300	300	300	300	300
	Chairs	150	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
	Curtains/Drapes/Blinds	400	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
	Pictures/Paintings	200	0	0	0	100	150	200	200	200	200	200	200	200	200	200	200	200	200	200	200
	Television/VCR	450	0	0	0	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450
	Telephone, Alarm/Clock/Radio	300	0	0	0	150	150	225	300	300	300	300	300	300	300	300	300	300	300	300	300
	Unattached Bookcase, Books	225	0	0	0	225	225	225	225	225	225	225	225	225	225	225	225	225	225	225	225
	Men's Clothing (clothes, shoes, jewelry)	4,500	0	0	0	3,375	3,375	3,375	3,600	3,825	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050	4,050
	Women's Clothing	6,000	0	0	0	4,500	4,800	4,800	5,100	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400
Bedroom (1)	Children's Clothing	2,000				1,600	1,600	1,600	1,700	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900
	Toys/Games	750	0	0	0	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750
	Bedroom Total	18,575	0	0	0	15,125	15,475	15,675	16,375	17,100	17,325	17,325	17,325	17,325	17,325	17,325	17,325	17,325	17,325	17,325	17,325
	Laundry, Garage, & Hull Items																				
	Clothes Washer/Dryer	800	0	0	0	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
	Freezer	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
	Tools (Lawn and Garden, Hand, Power)	750	0	0	0	188	225	300	375	450	525	638	638	638	638	638	638	638	638	638	638
	Golf/Fishing Equipment	500	0	0	0	175	175	200	300	300	500	500	500	500	500	500	500	500	500	500	500
	Guns/Hunting Equipment	1,500	0	0	0	750	1,125	1,125	1,200	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Exercise Equipment	200	0	0	0	180	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
	100	0	0	0	50	50	75	75	100	100	100	100	100	100	100	100	100	100	100	100	100
	100	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Laundry, Garage, & Hall Items Total	4,550	0	0	0	2,843	3,275	3,400	3,650	4,050	4,325	4,438	4,438	4,438	4,438	4,438	4,438	4,438	4,438	4,438	4,438	4,438
Bathroom and Misc. Items																					
Medication/Hygiene Items	250	0	0	0	188	200	225	250	250	250	250	250	250	250	250	250	250	250	250	250	250
Cosmetics/Perfumes	200	0	0	0	100	120	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
Towels/Linens	200	0	0	0	150	160	160	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Curtains/Drapes/Rugs	150	0	0	0	113	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
Pictures/Decorations/Mirror		0	0	0	25	38	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Bathroom and Misc. Items Total	50	0	0	0	575	668	735	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Grand Totals	\$36,695	\$0		\$0	\$28,807	\$30,570	\$31,310	\$32,510	\$34,040	\$34,635	\$34,748	\$34,773	\$34,773	\$34,773	\$34,773	\$34,773	\$34,773	\$34,773	\$34,773	\$34,773	\$34,773
Freshwater 2-3 Days Damage	minimum	0.0%	0.0%	0.0%	61.7%	71.1%	79.7%	84.7%	86.7%	91.7%	91.9%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%
	most	0.0%	0.0%	0.0%	78.5%	83.3%	85.3%	88.6%	92.8%	94.4%	94.7%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%
	maximum	0.0%	0.0%	0.0%	86.7%	91.1%	89.7%	96.7%	95.7%	96.7%	97.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater 1-Week Damage	minimum	0.0%	0.0%	0.0%	90.0%	90.0%	90.0%	95.0%	95.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
	most	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
	maximum	0.0%	0.0%	0.0%	98.0%	98.0%	98.0%	98.0%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 15, 1997.

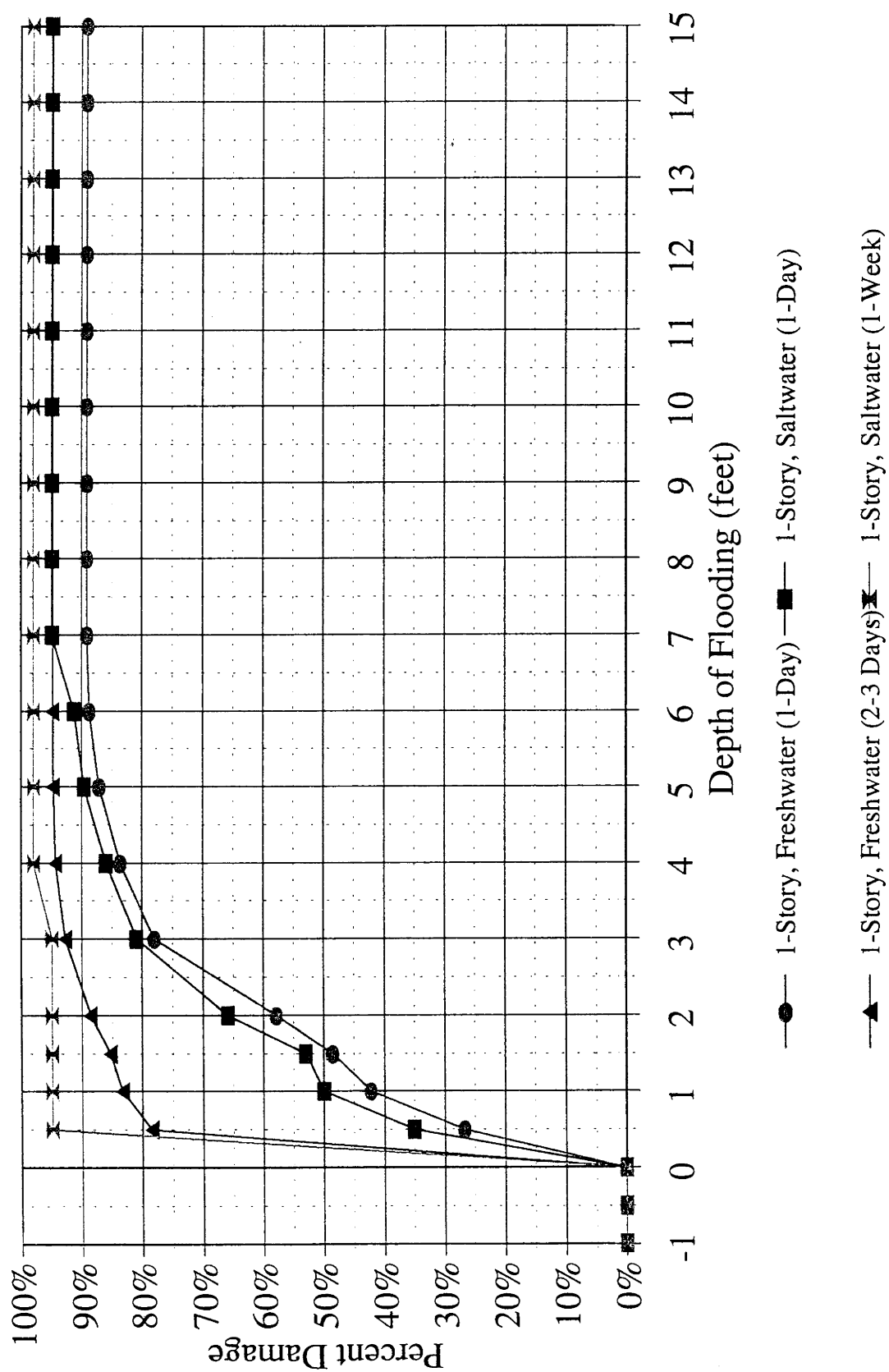


Figure 9. Expert Opinion Depth-Damage Curves for One-Story Contents

**Table 39. Expert Opinion Depth-Damage Estimates
For Two-Story Contents, Short Duration (Freshwater and Saltwater)**

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value (\$)																				
Living Room	700	0	0	0	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	
	400	0	0	0	0	75	150	250	300	400	400	400	400	400	400	400	400	400	400	400	400	
	1,200	0	0	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
	1,400	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	
	800	0	0	0	400	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	
	750	0	0	0	75	325	600	750	750	750	750	750	750	750	750	750	750	750	750	750	750	
	400	0	0	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
	1,500	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
	800	0	0	0	200	200	200	200	200	800	800	800	800	800	800	800	800	800	800	800	800	
	1,000	0	0	0	200	200	500	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	400	0	0	0	80	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
	800	0	0	0	100	100	100	300	300	700	800	800	800	800	800	800	800	800	800	800	800	
	1,000	0	0	0	200	300	400	500	750	850	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	1,000	0	0	0	0	0	200	300	500	800	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	12,150	0	0	0	5,955	7,100	8,050	9,350	10,050	11,500	12,050	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150
	Dining Room	2,500	0	0	0	500	1,000	1,500	2,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
		1,500	0	0	0	750	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
		900	0	0	0	0	0	0	0	90	190	190	190	190	190	190	190	190	190	190	190	190
		600	0	0	0	250	250	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600
1,200		0	0	0	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
500		0	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	
7,200		0	0	0	2,650	3,900	4,450	5,250	5,840	6,440	6,440	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	
Kitchen		950	0	0	0	450	450	450	450	650	700	750	800	850	850	850	850	850	850	850	850	850
		1,400	0	0	0	490	910	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
		900	0	0	0	350	585	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900
		200	0	0	0	0	0	0	0	75	200	200	200	200	200	200	200	200	200	200	200	200
		400	0	0	0	200	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
		600	0	0	0	100	400	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
		500	0	0	0	0	0	0	0	0	100	175	255	255	255	255	255	255	255	255	255	255
		300	0	0	0	0	0	0	0	35	35	35	35	35	35	35	35	35	35	35	35	35
		300	0	0	0	50	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
		300	0	0	0	0	100	100	100	100	300	300	300	300	300	300	300	300	300	300	300	300
		150	0	0	0	0	0	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150
		6,000	0	0	0	1,640	2,945	3,950	3,950	4,460	4,885	5,010	5,140	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,190
	Family Area																					
		900	0	0	0	500	600	700	800	800	850	900	900	900	900	900	900	900	900	900	900	900
		700	0	0	0	450	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Tables	700	0	0	0	550	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700
Lamps	175	0	0	0	0	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175
Curtains/Drapes/Blinds/Rugs	1,000	0	0	0	700	700	700	750	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Pictures/Paintings	800	0	0	0	0	0	0	0	800	800	800	800	800	800	800	800	800	800	800	800	800
Telephone	35	0	0	0	0	0	0	0	35	35	35	35	35	35	35	35	35	35	35	35	35
Computer Hardware and Software	2,800	0	0	0	100	100	100	300	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800
Family Area Total	7,110	0	0	0	2,300	2,975	3,075	3,375	5,960	6,810	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110
Bedrooms (4)																					
Beds	1,400	0	0	0	400	800	800	800	800	800	800	800	800	800	800	800	1,400	1,400	1,400	1,400	1,400
Bedding/Bedspreads	1,900	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,900	1,900	1,900	1,900	1,900
Chest of Drawers/Dresser	1,300	0	0	0	350	700	700	700	700	700	700	700	700	700	700	700	1,300	1,300	1,300	1,300	1,300
Night Tables	2,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000
Lamps	900	0	0	0	450	450	450	450	450	450	450	450	450	450	450	450	900	900	900	900	900
Chairs	500	0	0	0	0	0	0	0	250	250	250	250	250	250	250	250	500	500	500	500	500
Curtains/Drapes/Blinds	250	0	0	0	50	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250
Pictures/Paintings	700	0	0	0	0	0	0	0	50	400	400	400	400	400	400	400	700	700	700	700	700
Pictures/Paintings	350	0	0	0	0	0	0	0	0	125	125	125	125	125	125	125	350	350	350	350	350
Bookcase/Books	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	250	250	250	250	250
Television/VCR	600	0	0	0	0	0	0	0	150	300	300	300	300	300	300	300	600	600	600	600	600
Collections	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	200	200	200	200
Telephone, Alarm/Clock/Radio	400	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	400	400	400	400	400
Men's Clothing (Clothes, shoes, jewelry)	6,000	0	0	0	300	700	1,000	1,200	5,000	5,000	5,200	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500
Women's Clothing	7,500	0	0	0	500	1,000	1,500	3,500	5,200	5,200	6,000	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Children's Clothing	3,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,500	3,500	3,500	3,500	3,500
Toys/Games	1,000	0	0	0	150	300	300	300	300	300	300	300	300	300	300	300	1,000	1,000	1,000	1,000	1,000
Bedroom Total	28,750	0	0	0	3,200	6,200	7,000	9,300	15,250	15,525	16,875	17,675	17,675	17,675	17,675	17,675	22,925	24,225	26,600	26,750	27,250
Laundry, Garage, & Hall Items																					
Clothes Washer/Dryer	800	0	0	0	400	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Tools(Lawn and Garden, Hand, Power)	750	0	0	0	0	75	75	250	550	550	550	550	550	550	550	550	550	550	550	550	550
Guns/Hunting/Fishing Equipment	3,500	0	0	0	250	750	750	1,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Exercise Equipment	600	0	0	0	100	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Vacuum Cleaner	150	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
Ironing Equipment/Cleaning Supplies	100	0	0	0	0	50	50	50	100	100	100	100	100	100	100	100	100	100	100	100	100
Laundry, Garage, & Hall Items Total	5,900	0	0	0	900	2,425	2,425	2,850	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700
Bathroom and Misc. Items																					
Medication/Medical Appliances	300	0	0	0	50	50	50	50	150	300	300	300	300	300	300	300	300	300	300	300	300
Hygiene Items, Cosmetics/Perfumes	225	0	0	0	25	25	25	25	175	175	175	175	175	175	175	175	225	225	225	225	225
Towels/Linens	350	0	0	0	0	175	175	175	175	175	175	175	175	175	175	175	350	350	350	350	350
Curtains/Drapes/Rugs	250	0	0	0	50	75	75	75	75	75	75	175	175	175	175	175	200	225	225	250	250
Pictures/Decorations/Artwork	75	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	75	75	75	75	75
Plants	450	0	0	0	75	150	200	250	300	300	450	450	450	450	450	450	450	450	450	450	450
Bathroom and Misc. Items Total	1,650	0	0	0	200	475	525	575	875	1,075	1,325	1,325	1,325	1,325	1,325	1,325	1,400	1,600	1,625	1,650	1,650
Grand Totals	\$68,760	\$0	\$0	\$0	\$16,845	\$26,020	\$29,475	\$34,650	\$46,135	\$49,935	\$52,510	\$53,440	\$53,640	\$53,640	\$53,640	\$53,640	\$58,965	\$60,465	\$62,865	\$63,040	\$63,540

**Table 40. Expert Opinion Depth-Damage Estimates
For Two-Story Contents, Long Duration (Freshwater and Saltwater)**

Item Grouped by Room	Total Value (\$)	Flood Level (feet)																				
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value (\$)																				
Living Room																						
	Bookcase	700	0	0	0	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	
	Books	400	0	0	0	250	300	300	400	400	400	400	400	400	400	400	400	400	400	400	400	
	Entertainment Center	1,200	0	0	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
	Couch/Sofa	1,400	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	
	Chairs	800	0	0	0	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	
	Tables	750	0	0	0	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	
	Lamps	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
	Curtains/Drapes/Blinds/Rugs	1,500	0	0	0	1,400	1,400	1,400	1,400	1,400	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
	Stereo Equipment	800	0	0	0	200	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	
	Television/VCR	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	Records/CDs/Video Cassettes	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	
	Pictures/Painings	800	0	0	0	300	300	700	800	800	800	800	800	800	800	800	800	800	800	800	800	
	Collectibles	1,000	0	0	0	750	750	850	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	Wall Hangings/Decorations	1,000	0	0	0	500	500	800	800	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
	Living Room Total	12,150	0	0	0	10,050	11,500	11,500	12,050	12,050	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	12,150	
	Dining Room																					
		Dining Tables/Chairs	2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
		China Cabinet	1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
China,Crystal, Silver, etc.		900	0	0	0	90	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	
Antiques		600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	
Curtains/Drapes/Blinds/Rugs		1,200	0	0	0	1,150	1,150	1,150	1,150	1,150	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
Pictures/Painings		500	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Dining Room Total		7,200	0	0	0	5,840	6,440	6,440	6,440	6,440	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	6,490	
Kitchen																						
		Food/Liquor	950	0	0	0	650	700	700	750	800	850	850	850	850	850	850	850	850	850	850	850
		Refrigerator/Freezer	1,400	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
		Range/Stove	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900
		Microwave Oven	200	0	0	0	75	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
		Dishwasher	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
		Table/Chairs	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
		Dishes, Crockery, Glassware	500	0	0	0	0	0	100	100	175	255	255	255	255	255	255	255	255	255	255	255
		Silverware/Utensils	300	0	0	0	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
		Pans/Cooking Ware	300	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
		Small Appliances	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
	Telephone/Answering Machine	150	0	0	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	
	Kitchen Total	6,000	0	0	0	4,460	4,885	4,885	5,010	5,140	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,190	
	Family Area																					
		Unattached Bookcase, Books	900	0	0	0	800	800	850	900	900	900	900	900	900	900	900	900	900	900	900	900
		Chairs	700	0	0	0	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700

Item Grouped by Room	Total Value (\$)	Flood Level (feet)																			
		Damage Value (\$)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
Tables	700	0	0	0	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700
Lamps	175	0	0	0	0	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175	175
Curtains/Drapes/Blinds/Rugs	1,000	0	0	0	0	750	750	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Pictures/Paintings	800	0	0	0	0	0	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Telephone	35	0	0	0	0	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
Computer Hardware and Software	2,800	0	0	0	0	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800
Family Area Total	7,110	0	0	0	0	5,960	6,810	6,810	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110	7,110
Bedrooms (4)																					
Beds	1,400	0	0	0	0	800	800	800	800	800	800	800	800	800	800	800	1,400	1,400	1,400	1,400	1,400
Box Springs/Mattresses	1,900	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,900	1,900	1,900	1,900	1,900
Bedding/Bedspreads	1,300	0	0	0	0	700	700	700	700	700	700	700	700	700	700	700	1,300	1,300	1,300	1,300	1,300
Chest of Drawers/Dresser	2,000	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000
Night Tables	900	0	0	0	0	450	450	450	450	450	450	450	450	450	450	450	900	900	900	900	900
Lamps	500	0	0	0	0	250	250	250	250	250	250	250	250	250	250	250	500	500	500	500	500
Chairs	250	0	0	0	0	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250
Curtains/Drapes/Blinds	700	0	0	0	0	50	50	50	400	400	400	400	400	400	400	400	700	700	700	700	700
Pictures/Paintings	350	0	0	0	0	0	125	125	125	125	125	125	125	125	125	125	350	350	350	350	350
Bookcase/Books	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	250	250	250	250	250
Television/VCR	600	0	0	0	0	150	300	300	300	300	300	300	300	300	300	300	450	600	600	600	600
Collections	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	200	200	200	200
Telephone, Alarm/Clock/Radio	400	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	400	400	400	400	400
Men's Clothing (Clothes, shoes, jewelry)	6,000	0	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,500	5,500	5,500	5,500	5,500
Women's Clothing	7,500	0	0	0	0	5,200	5,200	5,200	6,000	6,000	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Children's Clothing	3,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,000	3,000	3,500	3,500	3,500
Toys/Games	1,000	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	1,000	1,000	1,000	1,000	1,000
Bedroom Total	28,750	0	0	0	0	15,250	15,250	15,525	16,875	17,675	17,675	17,675	17,675	17,675	17,675	17,675	26,600	27,250	27,250	27,250	27,250
Laundry, Garage, & Hall Items																					
Clothes Washer/Dryer	800	0	0	0	0	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Tools(Lawn and Garden, Hand, Power)	750	0	0	0	0	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550
Guns/Hunting /Fishing Equipment	3,500	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Exercise Equipment	600	0	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Vacuum Cleaner	150	0	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
Ironing Equipment/Cleaning Supplies	100	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Laundry, Garage, & Hall Items Total	5,900	0	0	0	0	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700
Bathroom and Misc. Items																					
Medication/Medical Appliances	300	0	0	0	0	150	150	150	300	300	300	300	300	300	300	300	300	300	300	300	300
Hygiene Items, Cosmetics/Perfumes	225	0	0	0	0	175	175	175	175	175	175	175	175	175	175	175	225	225	225	225	225
Towels/Linens	350	0	0	0	0	175	175	175	175	175	175	175	175	175	175	175	350	350	350	350	350
Curtains/Drapes/Rugs	250	0	0	0	0	75	75	75	75	75	75	175	175	175	175	175	225	250	250	250	250
Pictures/Decorations/Artwork	75	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	75	75	75	75	75
Plants	450	0	0	0	0	300	300	300	450	450	450	450	450	450	450	450	450	450	450	450	450
Bathroom and Misc. Items Total	1,650	0	0	0	0	875	875	1,075	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,625	1,650	1,650	1,650	1,650
Grand Totals	658,760	\$0	\$0	\$0	\$46,135	\$46,135	\$49,935	\$49,935	\$52,510	\$53,440	\$53,440	\$53,440	\$53,440	\$53,440	\$53,440	\$53,440	\$62,865	\$63,040	\$63,540	\$63,540	\$63,540

Item Grouped by Room	Total Value (\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Freshwater 2-3 Days Damage	minimum	0.0%	0.0%	0.0%	61.9%	70.3%	70.3%	70.3%	74.0%	75.3%	75.6%	75.6%	75.6%	75.6%	75.6%	75.6%	75.6%	88.5%	89.5%	89.5%	89.5%
	most likely	0.0%	0.0%	0.0%	67.1%	72.6%	72.6%	72.6%	76.4%	77.7%	78.0%	78.0%	78.0%	78.0%	78.0%	78.0%	78.0%	91.4%	92.4%	92.4%	92.4%
	maximum	0.0%	0.0%	0.0%	69.6%	74.7%	74.7%	74.7%	78.5%	79.9%	83.2%	83.2%	83.2%	83.2%	83.2%	83.2%	83.2%	97.5%	98.5%	98.5%	98.5%
Saltwater 1-Week Damage	minimum	0.0%	0.0%	0.0%	66.2%	70.9%	70.9%	70.9%	74.6%	75.9%	79.0%	79.0%	79.0%	79.0%	79.0%	79.0%	79.0%	92.6%	93.6%	93.6%	93.6%
	most likely	0.0%	0.0%	0.0%	69.6%	74.7%	74.7%	74.7%	78.5%	79.9%	83.2%	83.2%	83.2%	83.2%	83.2%	83.2%	83.2%	97.5%	98.5%	98.5%	98.5%
	maximum	0.0%	0.0%	0.0%	73.1%	78.4%	78.4%	78.4%	82.5%	83.9%	87.3%	87.3%	87.3%	87.3%	87.3%	87.3%	87.3%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 16, 1997.

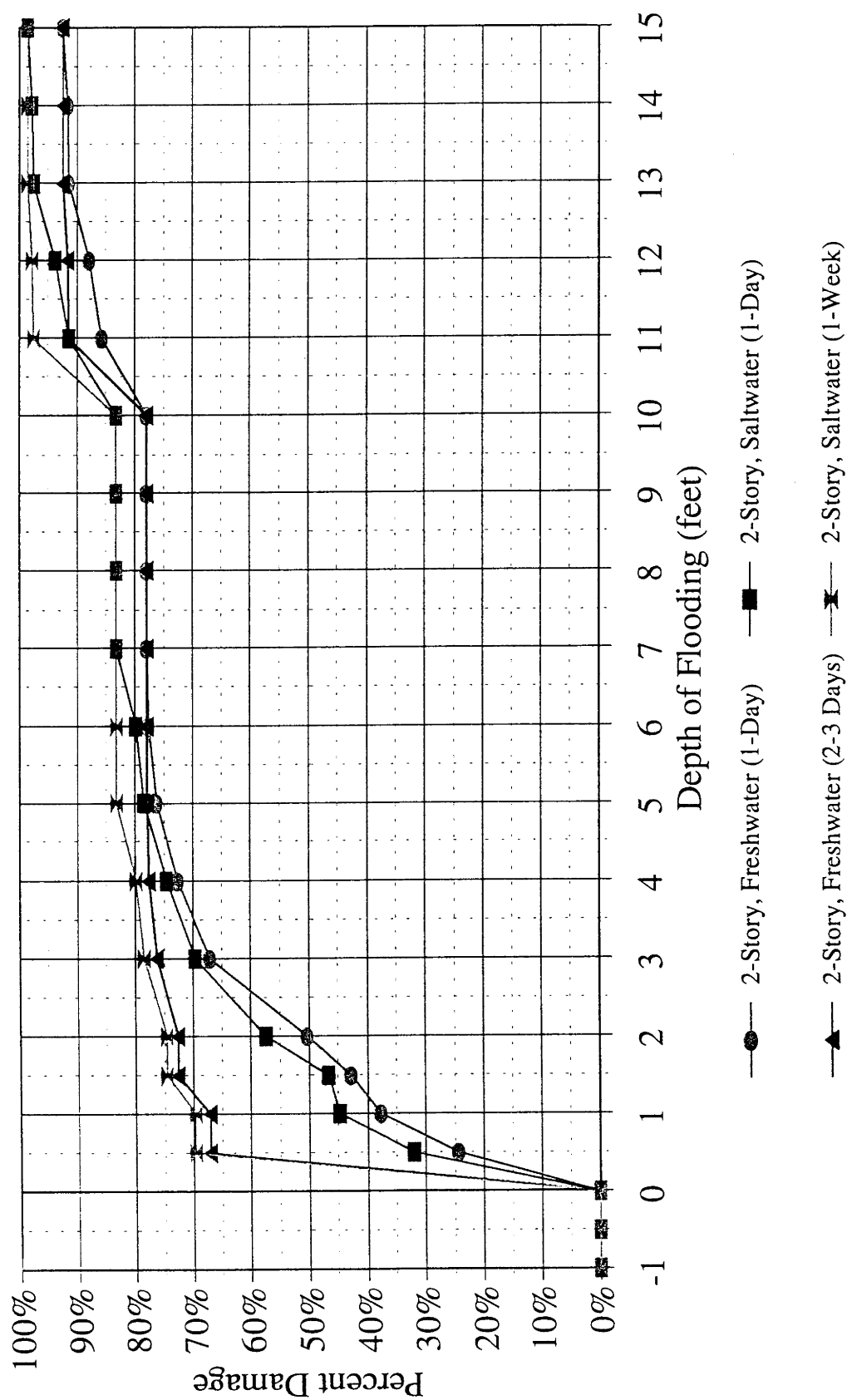


Figure 10. Expert Opinion Depth-Damage Curves for Two-Story Contents

**Table 41. Expert Opinion Depth-Damage Estimates
For Mobile Home Contents, Short and Long Duration (Freshwater and Saltwater)**

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																	Damage Value (\$)
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Living Room																			
Couch/Sofa	400	0	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Chairs	200	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Tables	175	0	0	0	0	175	175	175	175	175	175	175	175	175	175	175	175	175	175
Lamps	50	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50
Curtains	130	0	0	0	0	130	130	130	130	130	130	130	130	130	130	130	130	130	130
Television/VCR	600	0	0	0	0	0	0	0	600	600	600	600	600	600	600	600	600	600	600
Records/CDs/Video Tapes	125	0	0	0	0	125	125	125	125	125	125	125	125	125	125	125	125	125	125
Stereo Equipment	450	0	0	0	0	150	450	450	450	450	450	450	450	450	450	450	450	450	450
Pictures	300	0	0	0	0	200	200	200	250	250	300	300	300	300	300	300	300	300	300
Books	125	0	0	0	0	75	125	125	125	125	125	125	125	125	125	125	125	125	125
Collections	50	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50
Telephone/Answering Machine	70	0	0	0	0	0	0	0	70	70	70	70	70	70	70	70	70	70	70
Living Room Total	2,675	0	0	0	0	1,200	1,505	1,805	2,425	2,625	2,675	2,675	2,675	2,675	2,675	2,675	2,675	2,675	2,675
Kitchen/Laundry																			
Food	250	0	0	0	0	100	125	125	175	200	225	250	250	250	250	250	250	250	250
Refrigerator/Freezer	450	0	0	0	0	160	295	450	450	450	450	450	450	450	450	450	450	450	450
Range/Stove	350	0	0	0	0	125	230	350	350	350	350	350	350	350	350	350	350	350	350
Microwave Oven	150	0	0	0	0	0	0	0	0	150	150	150	150	150	150	150	150	150	150
Table/Chairs	300	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Microwave Cart	75	0	0	0	0	75	75	75	75	75	75	75	75	75	75	75	75	75	75
Dishes, Crockery, Glassware	150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Silverware/Utensils	50	0	0	0	0	0	0	0	0	25	25	25	25	25	25	25	25	25	25
Pans Cooking Ware	150	0	0	0	0	50	75	75	75	75	75	75	75	75	75	75	75	75	75
Small Appliances	150	0	0	0	0	50	50	50	50	150	150	150	150	150	150	150	150	150	150
Curtains/Draperies/Blinds	40	0	0	0	0	0	0	0	0	40	40	40	40	40	40	40	40	40	40
Hand Tools	50	0	0	0	0	0	20	20	20	20	20	20	20	20	20	20	20	20	20
Cleaning Supplies	25	0	0	0	0	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Clothes Washer/Dryer	500	0	0	0	0	175	325	500	500	500	500	500	500	500	500	500	500	500	500
Kitchen Total	2,690	0	0	0	0	860	1,150	1,425	1,475	1,775	1,840	1,915	1,940	1,940	1,940	1,940	1,940	1,940	1,940
Bedrooms (2)																			
Beds	250	0	0	0	0	125	250	250	250	250	250	250	250	250	250	250	250	250	250
Box Springs/Mattresses	300	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300
Bedding/Bedspreads	400	0	0	0	0	200	400	400	400	400	400	400	400	400	400	400	400	400	400
Chest of Drawers/Dresser	200	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Night Tables	100	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Lamps	40	0	0	0	0	0	0	0	40	40	40	40	40	40	40	40	40	40	40
Curtains/Draperies/Blinds	80	0	0	0	0	0	0	0	0	80	80	80	80	80	80	80	80	80	80
Pictures	50	0	0	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50
Television	150	0	0	0	0	0	0	0	150	150	150	150	150	150	150	150	150	150	150

Items Grouped by Room	Total Value (\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Telephone	35	0	0	0	0	0	0	35	35	35	35	35	35	35	35	35	35	35	35	35	35
Vacuum Cleaner/Ironing Equipment	150	0	0	0	100	125	125	125	125	125	150	150	150	150	150	150	150	150	150	150	150
Photography Equipment	600	0	0	0	0	0	0	0	0	0	600	600	600	600	600	600	600	600	600	600	600
Alarm/Clock/Radio	70	0	0	0	0	0	0	70	70	70	70	70	70	70	70	70	70	70	70	70	70
Toys/Games	200	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Mens Clothing (Clothes, shoes, jewelry)	2,000	0	0	0	300	500	800	1,000	1,500	1,700	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800
Women's Clothing	3,200	0	0	0	400	400	400	800	1,200	2,200	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600
Children's Clothing	1,200	0	0	0	200	300	400	600	800	1,000	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Bedroom Total	9,025	0	0	0	1,825	2,775	3,175	4,270	5,450	6,900	8,225	8,225	8,225	8,225	8,225	8,225	8,225	8,225	8,225	8,225	8,225
Bathroom and Misc. Items																					
Medication	125	0	0	0	0	0	0	0	75	100	125	125	125	125	125	125	125	125	125	125	125
Bathroom Appliances	150	0	0	0	100	100	100	100	100	150	150	150	150	150	150	150	150	150	150	150	150
Hygiene Items, Cosmetics/Perfumes	150	0	0	0	125	125	125	125	125	150	150	150	150	150	150	150	150	150	150	150	150
Towels	200	0	0	0	100	100	100	100	100	200	200	200	200	200	200	200	200	200	200	200	200
Shower Curtains/Rugs	80	0	0	0	40	40	40	40	40	40	80	80	80	80	80	80	80	80	80	80	80
Pictures/Decorations	25	0	0	0	0	0	0	0	0	25	25	25	25	25	25	25	25	25	25	25	25
Bathroom Total	730	0	0	0	365	365	365	365	515	665	730	730	730	730	730	730	730	730	730	730	730
Grand Totals	\$15,120	\$0	\$0	\$0	\$4,250	\$5,795	\$6,770	\$8,535	\$10,365	\$12,080	\$13,545	\$13,570	\$13,570	\$13,570	\$13,570	\$13,570	\$13,570	\$13,570	\$13,570	\$13,570	\$13,570
Freshwater 1-Day Damage	minimum most likely maximum	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	10.5% 28.1% 36.7%	27.2% 38.3% 45.4%	39.6% 44.8% 48.8%	52.6% 56.4% 64.3%	63.3% 68.6% 71.2%	77.4% 79.9% 82.2%	86.8% 89.6% 92.1%	86.9% 89.7% 92.3%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%	86.9% 89.7% 95.7%
Saltwater 1-Day Damage	minimum most likely maximum	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	13.7% 36.7% 48.0%	32.2% 45.4% 53.7%	43.1% 48.8% 53.7%	60.0% 64.3% 73.3%	65.7% 71.2% 73.9%	79.6% 82.2% 84.5%	89.2% 92.1% 94.7%	89.4% 92.3% 94.9%	89.4% 92.7% 95.7%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%	92.7% 95.7% 100.0%
Freshwater 2-3 Days Damage	minimum most likely maximum	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	75.0% 85.0% 90.0%	80.0% 85.0% 95.0%	85.0% 90.0% 98.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%	95.0% 99.0% 100.0%
Saltwater 1-Week Damage	minimum most likely maximum	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	90.0% 95.0% 100.0%	92.0% 96.0% 97.0%	94.0% 97.0% 98.0%	96.0% 98.0% 99.0%	98.0% 99.0% 100.0%	98.0% 99.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%	100.0% 100.0% 100.0%

Source: Expert Panel Meeting, Houma, Louisiana, January 16, 1997.

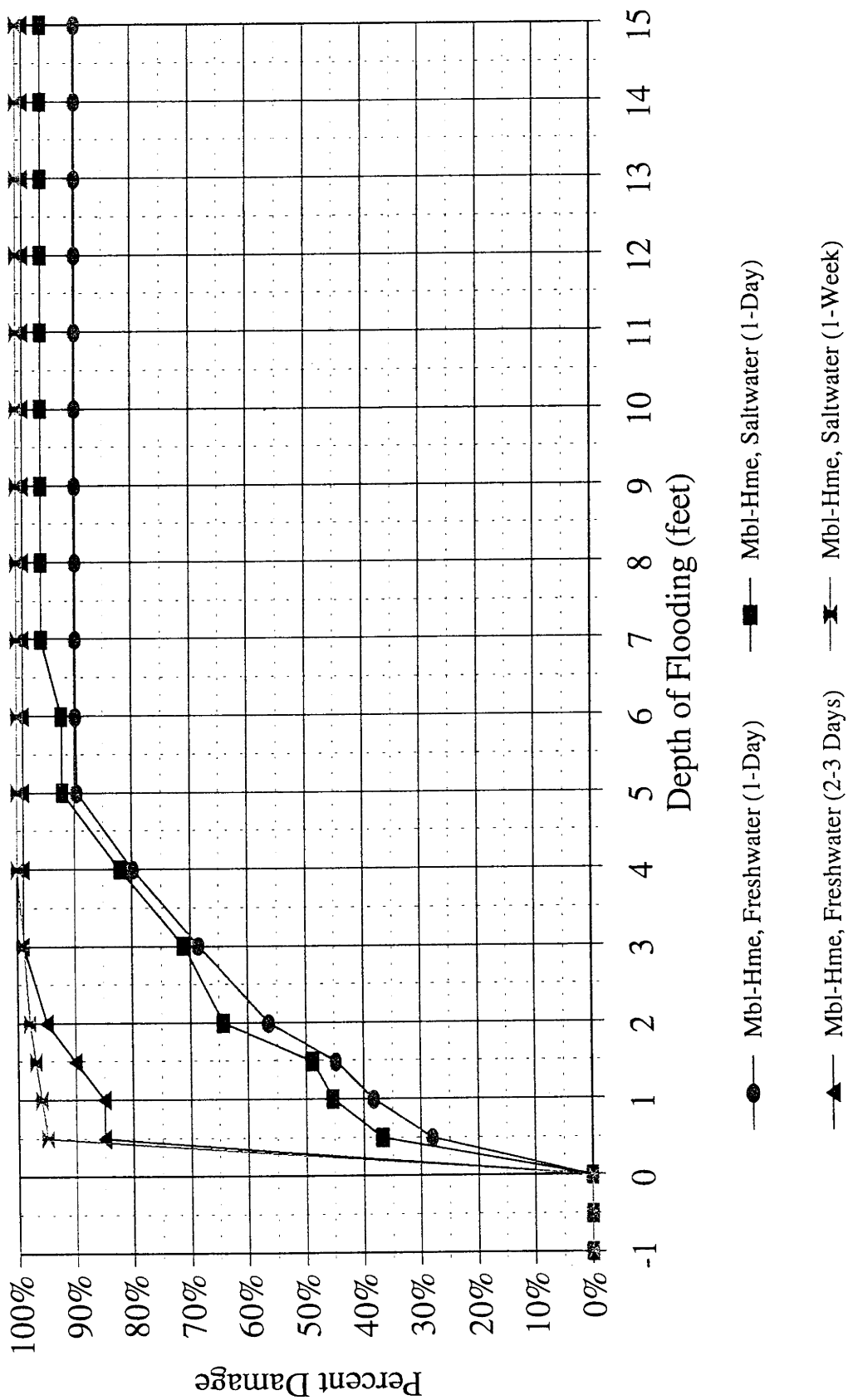


Figure 11. Expert Opinion Depth-Damage Curves for Mobile Home Contents

D. Commercial Contents

13. The expert panel meeting for contents was held on February 13 in the main conference room at T. Baker Smith and Son, Inc. in Houma, Louisiana. Commercial content panel members included Don Grisson, Doug Benoit, and George Ferris from the previous panels and George Parker. Mr. Parker, an insurance adjuster, was added to the panel after the other insurance adjuster and interior designer were unable to attend the third day of content panel meetings.

14. The contents expert panel was provided preliminary descriptions of each commercial content category. These descriptions were determined from limited field surveys throughout the study area and included square footage and new construction value of the typical commercial building containing the contents. The panel was also provided a list of typical contents with value developed from field surveys for a typical business in each category. The panel generally agreed with the contents list and values developed from the limited field surveys for each category, but added a few items they thought were missing from the lists, and adjusted values for some items to make them comparable with new retail value. The itemized list with value was summed for total content value and was utilized in developing depth-damage relationships for each commercial category. The total content and structure values and CSVR for commercial content categories considered by the panel are shown in Table 42.

Table 42. Typical Commercial Contents Values and CSVR

Commercial Contents Category	Structure Value	Content Value	CSVR
Eating and Recreation	\$144,000	\$56,960	0.40
Groceries and Gas Stations	\$108,500	\$153,816	1.42
Multi-family Residences	\$843,200	\$186,200	0.22
Professional Businesses	\$144,000	\$131,194	0.91
Public and Semi-Public	\$465,000	\$173,278	0.37
Repair and Home Use	\$50,400	\$31,236	0.62
Retail and Personal Services	\$930,000	\$1,090,798	1.71
Warehouse and Contractor Services	\$714,000	\$484,363	0.68

Source: G.E.C., Inc. and Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

15. Each of the eight commercial content categories was considered during the February 13 contents panel meeting. Table 43 provides the typical descriptions used for each category. The freshwater and saltwater, long and short duration estimates developed by the experts considering itemized content damage for each category appear in tables 43 through 59. Following the tables for each commercial content category are graphical comparisons of the depth-damage curves for each category, which appear as figures 12 through 19.

Table 43. Typical Commercial Contents Descriptions

Commercial Contents Category	Prototype	Square Footage
Eating and Recreation	fast food restaurant	2,000
Groceries and Gas Stations	neighborhood grocery	3,500
Multi-Family Residences	apartment building	13,600
Professional Businesses	dentist office	2,000
Public and Semi-Public	parish courthouse	15,000
Repair and Home Use	appliance repair and service	1,200
Retail and Personal Services	local department store	30,000
Warehouse and Contractor Services	electric supply warehouse	17,000

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 44. Expert Opinion Depth-Damage Estimates
For Eating and Recreation Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Furniture	3,225	0	0	0	1,625	1,775	1,775	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975
Equipment	40,490	0	0	0	6,900	8,740	18,740	19,040	32,040	37,340	38,540	38,540	39,840	39,840	39,840	39,840	39,840	39,840	39,840	39,840	39,840
Decorations	750	0	0	0	50	100	175	175	175	175	275	275	750	750	750	750	750	750	750	750	750
Food and Supplies	12,500	0	0	0	1,565	3,125	4,690	6,250	9,375	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500
Grand Totals	\$56,965	\$0	\$0	\$0	\$10,140	\$13,590	\$25,380	\$27,240	\$43,565	\$51,990	\$53,290	\$53,765	\$55,065	\$55,065	\$55,065	\$55,065	\$55,065	\$55,065	\$55,065	\$55,065	\$55,065
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	16.0%	21.5%	40.1%	43.0%	68.8%	82.1%	84.2%	84.9%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%
	most likely	0.0%	0.0%	0.0%	17.8%	23.9%	44.6%	47.8%	76.5%	91.3%	93.5%	94.4%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%
	maximum	0.0%	0.0%	0.0%	20.5%	27.4%	51.2%	55.0%	87.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	16.8%	22.5%	42.1%	45.2%	72.3%	86.2%	88.4%	89.2%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	most likely	0.0%	0.0%	0.0%	18.7%	25.0%	46.8%	50.2%	80.3%	95.8%	98.2%	99.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	22.4%	30.1%	56.1%	60.3%	96.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 45. Expert Opinion Depth-Damage Estimates
For Eating and Recreation Contents, Long Duration (Freshwater and Saltwater)**

Content Items		Item Value(\$)	Flood Level (feet)																			
			-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
			Damage Value (\$)																			
Furniture		3,225	0	0	0	1,800	1,800	2,900	2,250	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600
Equipment		40,490	0	0	0	9,400	10,400	23,620	25,070	33,825	37,340	38,540	38,540	39,840	39,840	39,840	39,840	39,840	39,840	39,840	39,840	39,840
Decorations		750	0	0	0	150	150	175	175	175	175	375	750	750	750	750	750	750	750	750	750	750
Food and Supplies		12,500	0	0	0	10,000	11,250	11,250	11,250	11,250	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500
Grand Totals		\$56,965	\$0	\$0	\$0	\$21,350	\$23,600	\$37,945	\$38,745	\$47,850	\$51,365	\$54,015	\$54,390	\$55,690	\$55,690	\$55,690	\$55,690	\$55,690	\$55,690	\$55,690	\$55,690	\$55,690
Freshwater (2-3 Days) Damage	minimum		0.0%	0.0%	0.0%	33.7%	37.3%	59.9%	61.2%	75.6%	83.1%	85.3%	85.9%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%
	most likely		0.0%	0.0%	0.0%	37.5%	41.4%	66.6%	68.0%	84.0%	92.4%	94.8%	95.5%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%
	maximum		0.0%	0.0%	0.0%	46.8%	51.8%	83.3%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Week) Damage	minimum		0.0%	0.0%	0.0%	39.2%	43.3%	69.6%	71.1%	87.8%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
	most likely		0.0%	0.0%	0.0%	41.2%	45.6%	73.3%	74.8%	92.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum		0.0%	0.0%	0.0%	51.5%	57.0%	91.6%	93.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

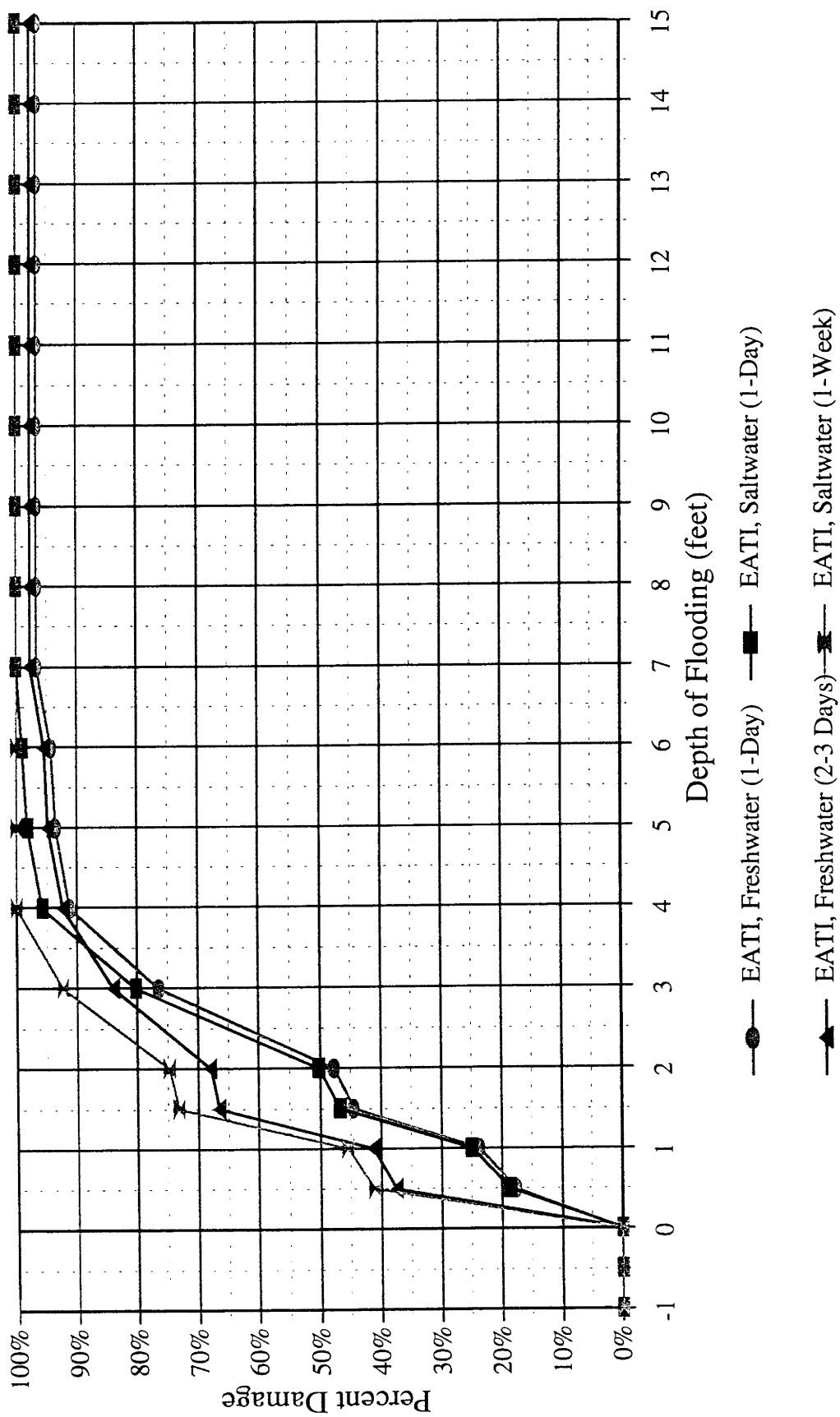


Figure 12. Expert Opinion Depth-Damage Curves for Eating and Recreation Contents

**Table 46. Expert Opinion Depth-Damage Estimates
For Groceries and Gas Stations Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
		Damage Value (\$)																
General Fixtures, Shelves, and Equipment	73,816	0	0	0	8,860	33,835	55,480	63,975	67,170	67,170	67,170	67,570	67,570	67,570	67,570	67,570	67,570	67,570
Perishable Merchandise	60,000	0	0	0	3,000	4,500	45,000	48,000	51,000	54,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Nonperishable Merchandise	20,000	0	0	0	2,000	3,000	5,000	10,000	15,000	17,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Grand Totals	\$153,816	\$0	\$0	\$0	\$13,860	\$41,335	\$105,480	\$121,975	\$133,170	\$138,170	\$147,170	\$147,570	\$147,570	\$147,570	\$147,570	\$147,570	\$147,570	\$147,570
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	8.1%	24.2%	61.7%	71.4%	77.9%	80.8%	86.1%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%
	most likely	0.0%	0.0%	0.0%	9.0%	26.9%	68.6%	79.3%	86.6%	89.8%	95.7%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%
	maximum	0.0%	0.0%	0.0%	10.4%	30.9%	78.9%	91.2%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	8.9%	26.6%	67.9%	78.5%	85.7%	88.9%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	most likely	0.0%	0.0%	0.0%	9.9%	29.6%	75.4%	87.2%	95.2%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	11.9%	35.5%	90.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 47. Expert Opinion Depth-Damage Estimates
For Groceries and Gas Stations Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
		Damage Value (\$)																
General Fixtures, Shelves, and Equipment	73,816	0	0	0	63,726	63,726	63,976	64,148	66,361	66,361	66,361	67,566	67,566	67,566	67,566	67,566	67,566	67,566
Perishable Merchandise	60,000	0	0	0	58,800	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Nonperishable Merchandise	20,000	0	0	0	16,000	17,000	17,000	17,000	18,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Grand Totals	\$153,816	\$0	\$0	\$0	\$138,526	\$140,726	\$140,976	\$141,148	\$146,361	\$146,361	\$146,361	\$147,566	\$147,566	\$147,566	\$147,566	\$147,566	\$147,566	\$147,566
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	81.1%	82.3%	82.5%	82.6%	84.5%	85.6%	85.6%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%
	most likely	0.0%	0.0%	0.0%	90.1%	91.5%	91.7%	91.8%	93.9%	95.2%	95.2%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%
	maximum	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	94.1%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	most likely	0.0%	0.0%	0.0%	99.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

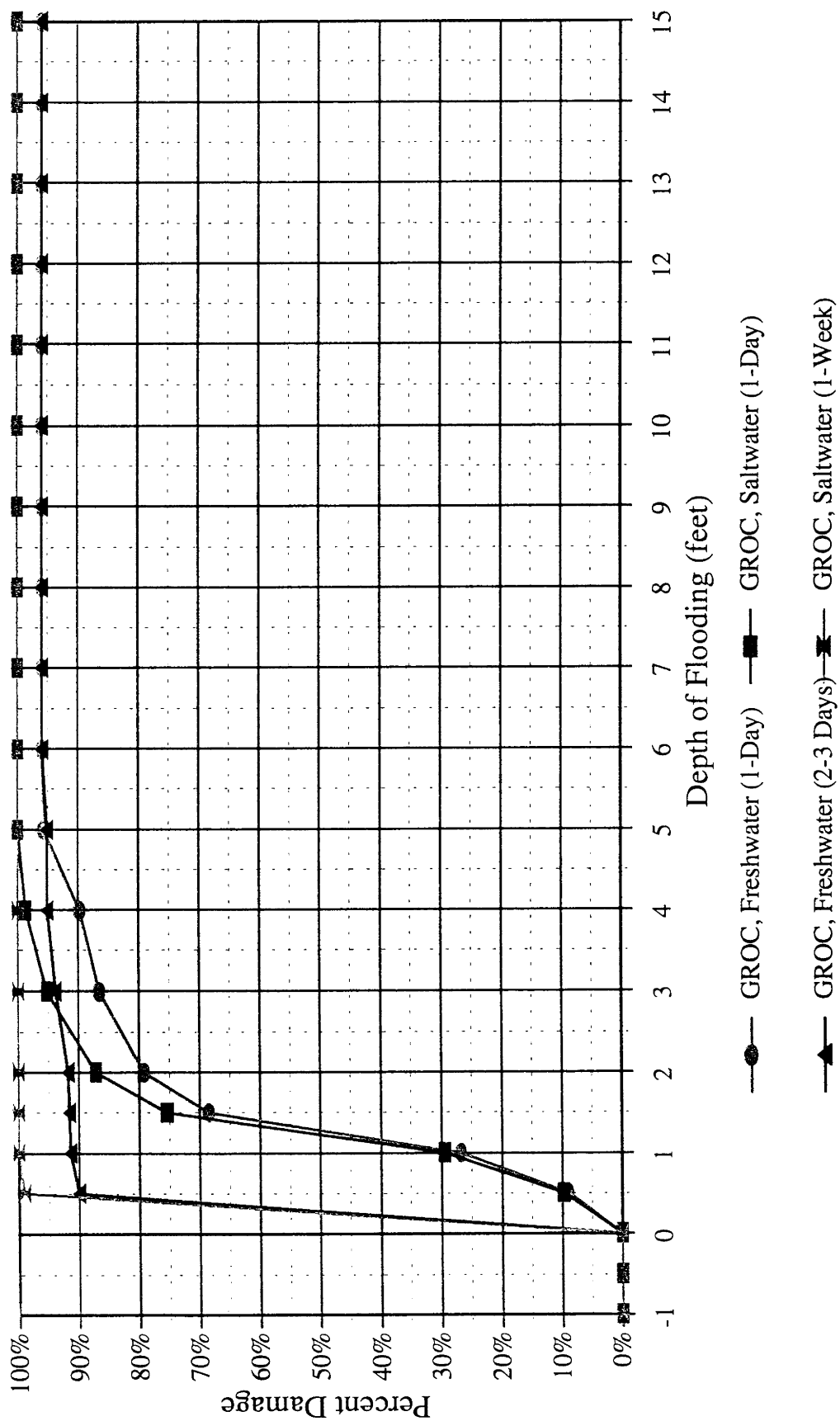


Figure 13. Expert Opinion Depth-Damage Curves for Groceries and Gas Stations Contents

**Table 48. Expert Opinion Depth-Damage Estimates
For Multi-Family Residences Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room	44,800	0	0	0	5,600	5,600	6,720	7,840	19,040	20,160	22,400	22,400	22,400	22,400	22,400	28,000	29,120	41,440	42,560	44,800	44,800
Kitchen/Dining	32,800	0	0	0	3,280	10,640	10,640	12,320	13,960	14,760	14,760	14,760	14,760	14,760	14,760	18,040	23,400	28,720	29,520	29,520	29,520
Bedroom	102,600	0	0	0	5,160	10,260	15,420	20,520	35,880	43,560	43,560	43,560	43,560	43,560	43,560	48,720	58,980	79,440	87,120	87,120	87,120
Bathroom	6,000	0	0	0	0	600	600	920	1,480	1,800	3,000	3,000	3,000	3,000	3,000	3,000	3,600	4,480	4,800	6,000	6,000
Grand Totals	\$186,200	\$0	\$0	\$0	\$14,040	\$27,100	\$33,380	\$41,600	\$70,360	\$80,280	\$83,720	\$83,720	\$83,720	\$83,720	\$83,720	\$97,760	\$117,100	\$154,080	\$164,000	\$167,440	\$167,440
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	2.8%	10.3%	15.8%	20.8%	34.9%	41.7%	43.5%	43.5%	43.5%	43.5%	43.5%	19.6%	55.6%	76.4%	85.3%	87.0%	87.0%
	most likely maximum	0.0%	0.0%	0.0%	7.5%	14.6%	17.9%	22.3%	37.8%	43.1%	45.0%	45.0%	45.0%	45.0%	45.0%	52.5%	62.9%	82.7%	88.1%	89.9%	89.9%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	3.0%	10.9%	16.6%	21.9%	36.6%	43.8%	45.7%	45.7%	45.7%	45.7%	45.7%	20.6%	58.4%	80.2%	89.5%	91.4%	91.4%
	most likely maximum	0.0%	0.0%	0.0%	7.9%	15.3%	18.8%	23.5%	39.7%	45.3%	47.2%	47.2%	47.2%	47.2%	47.2%	55.1%	66.0%	86.9%	92.5%	94.4%	94.4%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 49. Expert Opinion Depth-Damage Estimates
For Multi-Family Residences Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room Kitchen/Dining Bedroom Bathroom	44,800	0	0	0	6,720	7,840	8,960	11,200	20,160	22,400	22,400	22,400	22,400	22,400	22,400	29,120	31,360	42,560	44,800	44,800	44,800
	32,800	0	0	0	4,920	10,664	10,664	12,304	13,944	14,760	14,760	14,760	14,760	14,760	14,760	19,680	25,424	28,704	29,520	29,520	
	102,600	0	0	0	20,520	23,088	33,348	43,608	43,608	43,608	43,608	43,608	43,608	43,608	43,608	64,128	76,956	87,216	87,216	87,216	
	6,000	0	0	0	304	904	1,200	1,504	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,304	4,200	6,000	6,000	6,000	
Grand Totals	\$186,200	\$0	\$0	\$0	\$32,464	\$42,496	\$54,172	\$68,616	\$80,712	\$83,768	\$83,768	\$83,768	\$83,768	\$83,768	\$83,768	\$116,232	\$137,940	\$164,480	\$167,536	\$167,536	
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	13.7%	19.5%	27.2%	35.2%	40.5%	43.7%	43.7%	43.6%	43.6%	43.6%	43.6%	49.1%	69.2%	82.6%	87.4%	87.3%	
	most likely	0.0%	0.0%	0.0%	17.4%	22.8%	29.1%	36.9%	43.3%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	62.4%	74.1%	88.3%	90.0%	90.0%	
	maximum	0.0%	0.0%	0.0%	19.3%	24.9%	30.6%	40.2%	44.7%	46.1%	46.2%	47.5%	47.5%	47.5%	47.5%	69.0%	77.9%	91.2%	92.3%	94.9%	
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	15.8%	22.4%	31.2%	40.5%	46.6%	50.3%	50.2%	50.2%	50.2%	50.2%	50.2%	56.4%	79.6%	93.5%	97.1%	97.0%	
	most likely	0.0%	0.0%	0.0%	20.1%	26.2%	33.5%	42.4%	49.8%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	71.8%	85.2%	100.0%	100.0%	100.0%	
	maximum	0.0%	0.0%	0.0%	22.2%	28.7%	35.2%	46.2%	51.4%	53.0%	53.1%	54.6%	54.6%	54.6%	54.6%	79.3%	89.5%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

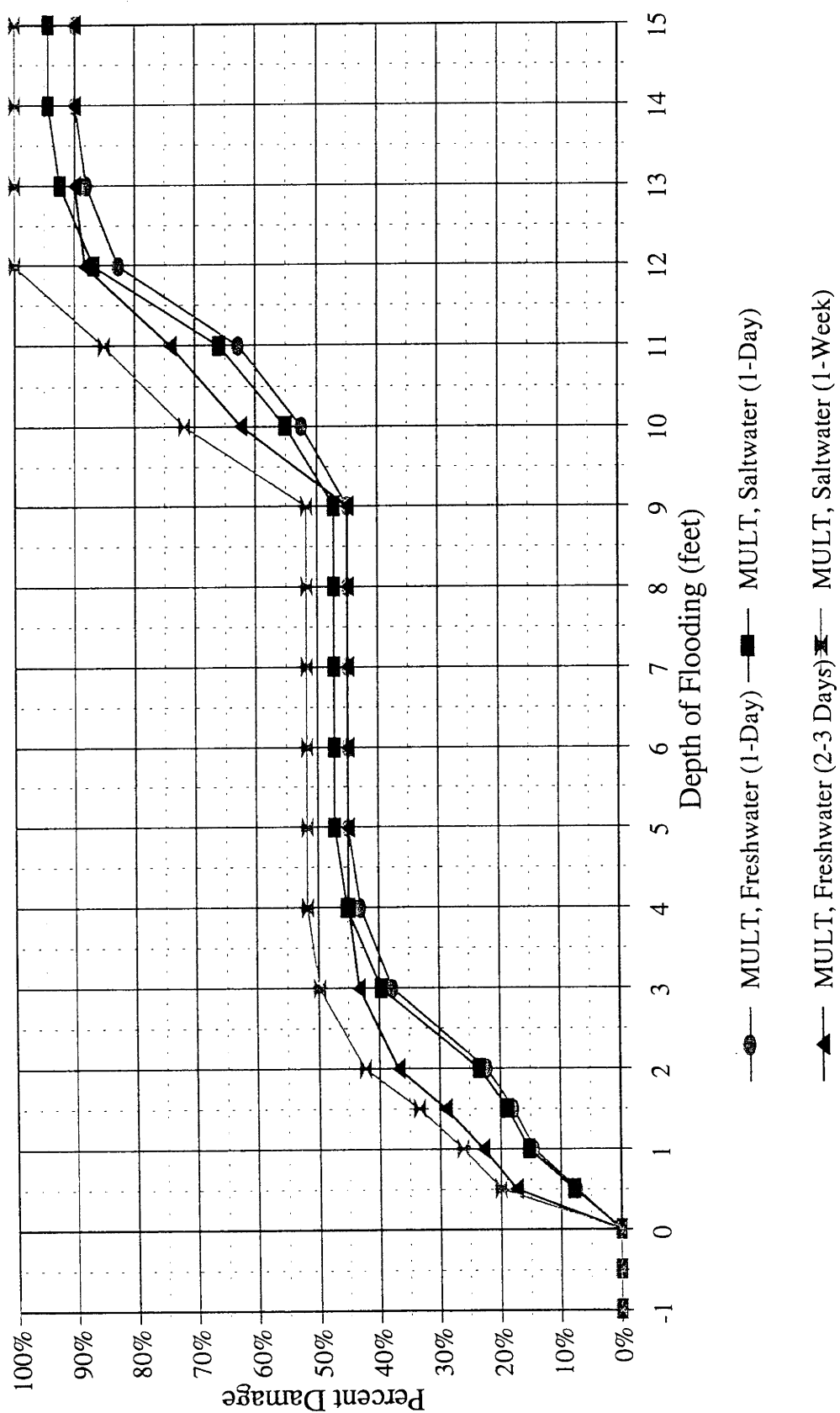


Figure 14. Expert Opinion Depth-Damage Curves for Multi-Family Residences Contents

**Table 50. Expert Opinion Depth-Damage Estimates
For Professional Businesses Contents, Short Duration (Freshwater and Saltwater)**

Content Items		Item Value(\$)	Flood Level (feet)																			
			-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
			Damage Value (\$)																			
Dental Instruments and Sterilizer		18,413	0	0	0	0	0	0	0	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289
Dental Unit with Attachments		34,300	0	0	0	1,715	2,058	2,744	12,005	25,725	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300
X-Ray and Development Equipment		7,020	0	0	0	1,055	1,055	1,055	1,405	6,320	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020
Dental Furniture		26,180	0	0	0	7,850	8,380	20,945	23,562	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180
Office Furniture		11,776	0	0	0	4,710	7,065	9,420	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187
Office Equipment		18,505	0	0	0	0	0	0	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505
Documents, Records, and Books		15,000	0	0	0	1,500	3,000	4,500	6,000	7,500	9,000	10,500	12,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Grand Totals		\$131,194	\$0	\$0	\$0	\$16,830	\$21,215	\$37,978	\$44,548	\$85,071	\$105,206	\$107,406	\$117,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481
Freshwater (1-Day) Damage		minimum	0.0%	0.0%	0.0%	11.5%	14.6%	26.1%	30.6%	58.4%	72.2%	73.7%	80.6%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%
		most likely	0.0%	0.0%	0.0%	12.8%	16.2%	28.9%	34.0%	64.8%	80.2%	81.9%	89.5%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%
		maximum	0.0%	0.0%	0.0%	15.4%	19.4%	34.7%	40.7%	77.8%	96.2%	98.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Day) Damage		minimum	0.0%	0.0%	0.0%	13.3%	16.7%	30.0%	35.1%	67.1%	83.0%	84.7%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
		most likely	0.0%	0.0%	0.0%	14.8%	18.6%	33.3%	39.0%	74.6%	92.2%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		maximum	0.0%	0.0%	0.0%	18.4%	23.2%	41.6%	48.8%	93.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 51. Expert Opinion Depth-Damage Estimates
For Professional Businesses Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Dental Instruments and Sterilizer	18,413	0	0	0	0	0	0	0	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289	8,289
Dental Unit with Attachments	34,300	0	0	0	1,715	1,715	2,058	2,744	12,005	25,725	25,725	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300	34,300
X-Ray and Development Equipment	7,020	0	0	0	1,053	1,053	1,053	1,053	1,404	6,318	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020	7,020
Dental Furniture	26,180	0	0	0	10,472	13,090	20,944	23,562	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180	26,180
Office Furniture	11,776	0	0	0	10,009	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187	11,187
Office Equipment	18,505	0	0	0	3,701	5,552	7,402	9,253	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505	18,505
Documents, Records, and Books	15,000	0	0	0	3,000	4,500	6,000	7,500	9,000	10,500	12,000	13,500	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Grand Totals	\$131,194	\$0	\$0	\$0	\$29,950	\$37,097	\$48,644	\$54,799	\$86,570	\$106,704	\$108,906	\$118,981	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481	\$120,481
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	20.5%	25.4%	33.4%	37.6%	59.4%	73.2%	74.7%	81.6%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%
	most likely	0.0%	0.0%	0.0%	22.8%	28.3%	37.1%	41.8%	66.0%	81.3%	83.0%	90.7%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%
	maximum	0.0%	0.0%	0.0%	28.5%	35.3%	46.3%	52.2%	82.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	30.0%	37.1%	48.6%	54.8%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	most likely	0.0%	0.0%	0.0%	35.0%	43.3%	56.7%	63.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	50.0%	61.8%	81.0%	91.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

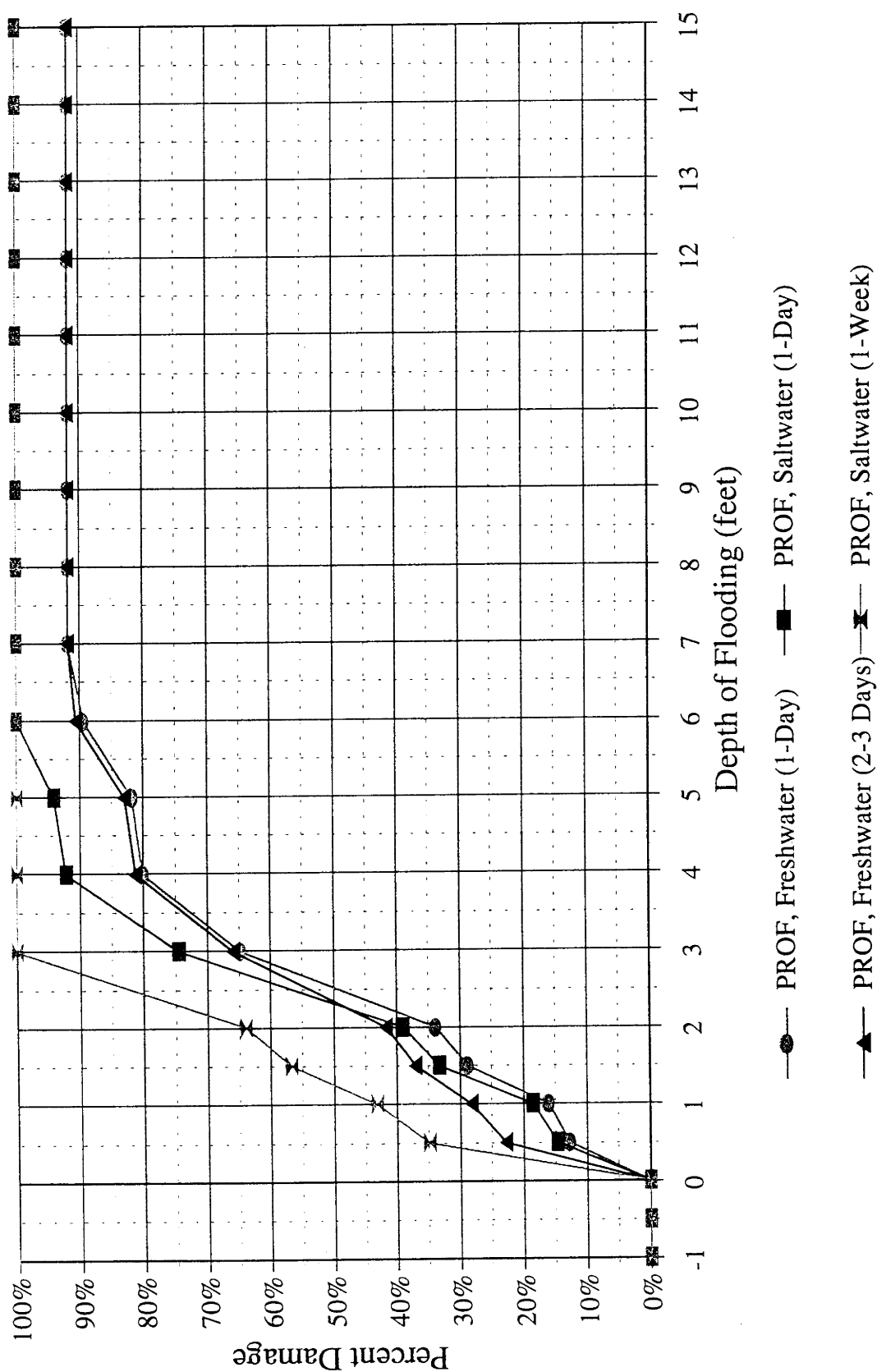


Figure 15. Expert Opinion Depth-Damage Curves for Professional Businesses Contents

**Table 52. Expert Opinion Depth-Damage Estimates
For Public and Semi-Public Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Office Equipment	48,133	0	0	0	0	0	0	43,320	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133
Office Furniture	125,146	0	0	0	62,573	112,630	112,630	112,630	112,630	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146
Grand Totals	\$173,279	\$0	\$0	\$0	\$62,573	\$112,630	\$112,630	\$112,630	\$112,630	\$155,950	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	32.5%	58.5%	58.5%	58.5%	81.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	most likely	0.0%	0.0%	0.0%	36.1%	65.0%	65.0%	65.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	43.3%	78.0%	78.0%	78.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	36.0%	64.8%	64.8%	64.8%	89.7%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	most likely	0.0%	0.0%	0.0%	40.0%	72.0%	72.0%	72.0%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	50.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 53. Expert Opinion Depth-Damage Estimates
For Public and Semi-Public Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Office Equipment	48,133	0	0	0	3,369	4,813	5,776	7,220	43,320	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133	48,133
Office Furniture	125,146	0	0	0	118,889	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146	125,146
Grand Totals	\$173,279	\$0	\$0	\$0	\$122,258	\$129,959	\$130,922	\$132,366	\$168,466	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279	\$173,279
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	52.9%	56.3%	56.7%	57.3%	72.9%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
	most likely	0.0%	0.0%	0.0%	70.6%	75.0%	75.6%	76.4%	97.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	77.6%	82.5%	83.1%	84.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	60.0%	63.8%	64.3%	65.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
	most likely	0.0%	0.0%	0.0%	80.0%	85.0%	85.7%	86.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	88.0%	93.5%	94.2%	95.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

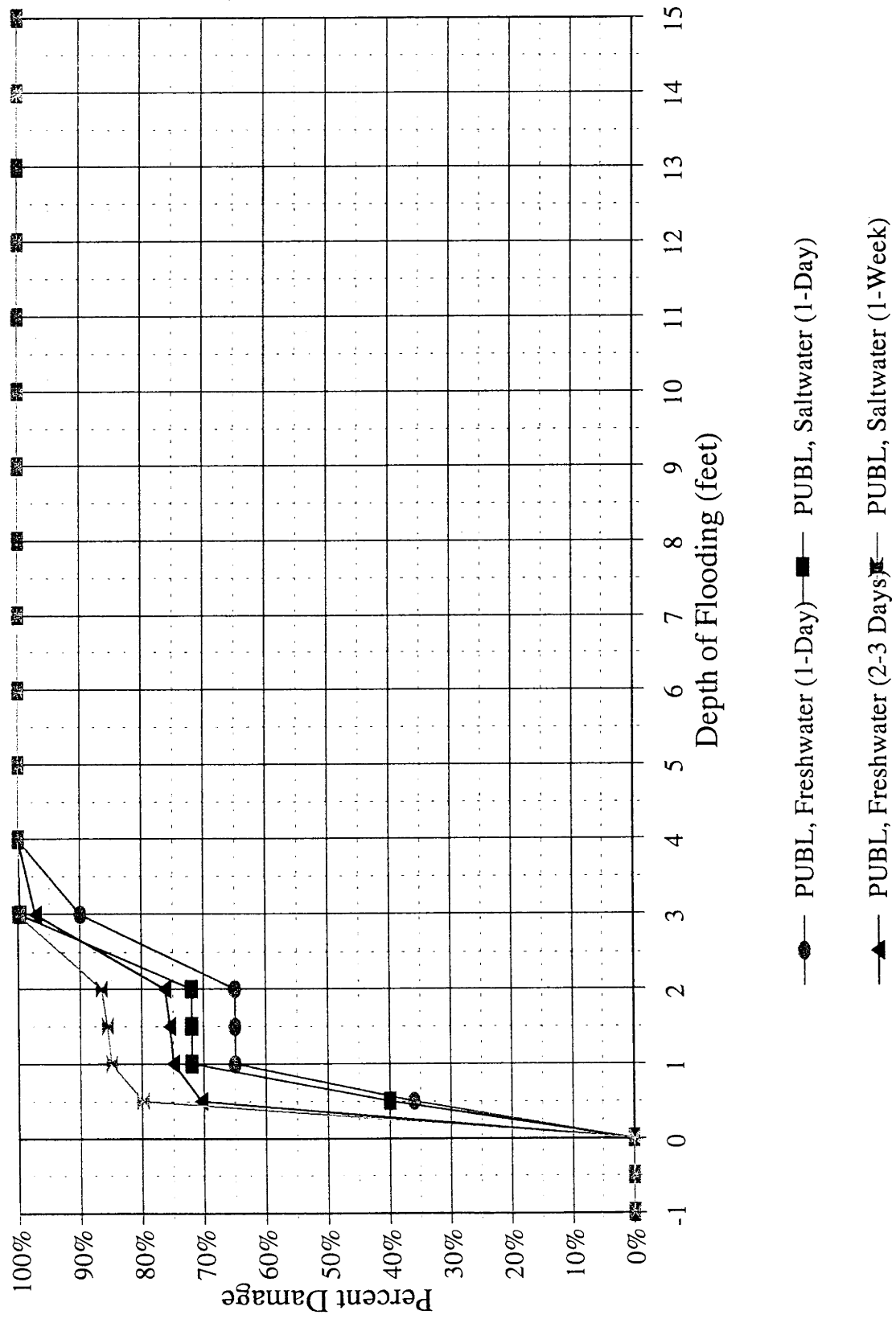


Figure 16. Expert Opinion Depth-Damage Curves for Public and Semi-Public Contents

**Table 54. Expert Opinion Depth-Damage Estimates
For Repairs and Home Use Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Reception	6,469	0	0	0	250	1,490	1,490	2,985	2,985	2,985	2,985	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975
Kitchen	1,593	0	0	0	160	860	860	980	980	980	980	980	980	980	980	980	980	980	980	980	980
Office	12,254	0	0	0	1,415	2,360	2,360	3,110	8,955	8,955	8,955	8,955	9,425	9,425	9,425	9,425	9,425	9,425	9,425	9,425	9,425
Shop	10,920	0	0	0	2,520	3,360	4,284	4,284	6,720	7,140	7,560	7,980	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400
Grand Totals	\$31,236	\$0	\$0	\$0	\$4,345	\$6,130	\$9,464	\$9,744	\$19,640	\$20,060	\$20,480	\$22,890	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	12.5%	17.7%	27.3%	28.1%	56.6%	57.8%	59.0%	66.0%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%
	most likely	0.0%	0.0%	0.0%	13.9%	19.6%	30.3%	31.2%	62.9%	64.2%	65.6%	73.3%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%
	maximum	0.0%	0.0%	0.0%	16.0%	22.6%	34.8%	35.9%	72.3%	73.9%	75.4%	84.3%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%	87.5%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	13.1%	18.5%	28.6%	29.5%	59.4%	60.7%	62.0%	69.3%	71.9%	71.9%	71.9%	71.9%	71.9%	71.9%	71.9%	71.9%	71.9%
	most likely	0.0%	0.0%	0.0%	14.6%	20.6%	31.8%	32.8%	66.0%	67.4%	68.8%	76.9%	79.9%	79.9%	79.9%	79.9%	79.9%	79.9%	79.9%	79.9%	79.9%
	maximum	0.0%	0.0%	0.0%	17.5%	24.7%	38.2%	39.3%	79.2%	80.9%	82.6%	92.3%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 55. Expert Opinion Depth-Damage Estimates
For Repairs and Home Use Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Reception	6,469	0	0	0	1,490	1,490	2,985	2,985	2,985	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975	4,975
Kitchen	1,593	0	0	0	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860	860
Office	12,254	0	0	0	2,830	3,110	3,110	8,955	8,955	8,955	8,955	9,425	9,425	9,425	9,425	9,425	9,425	9,425	9,425	9,425	9,425
Shop	10,920	0	0	0	4,284	4,284	4,284	6,720	7,140	7,560	7,980	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400
Grand Totals	\$31,236	\$0	\$0	\$0	\$9,464	\$9,744	\$19,640	\$20,060	\$20,480	\$22,890	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780	\$23,780
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	27.3%	28.1%	56.6%	57.8%	59.0%	66.0%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%	68.5%
	most likely	0.0%	0.0%	0.0%	30.3%	31.2%	62.9%	64.2%	65.6%	73.3%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%
	maximum	0.0%	0.0%	0.0%	37.9%	39.0%	78.6%	80.3%	82.0%	91.6%	95.2%	95.2%	95.2%	95.2%	95.2%	95.2%	95.2%	95.2%	95.2%	95.2%	95.2%
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	31.7%	32.6%	65.7%	67.1%	68.3%	76.6%	79.6%	79.6%	79.6%	79.6%	79.6%	79.6%	79.6%	79.6%	79.6%	79.6%	79.6%
	most likely	0.0%	0.0%	0.0%	33.3%	34.3%	69.2%	70.6%	72.1%	80.6%	83.7%	83.7%	83.7%	83.7%	83.7%	83.7%	83.7%	83.7%	83.7%	83.7%	83.7%
	maximum	0.0%	0.0%	0.0%	41.7%	42.9%	86.5%	88.3%	90.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

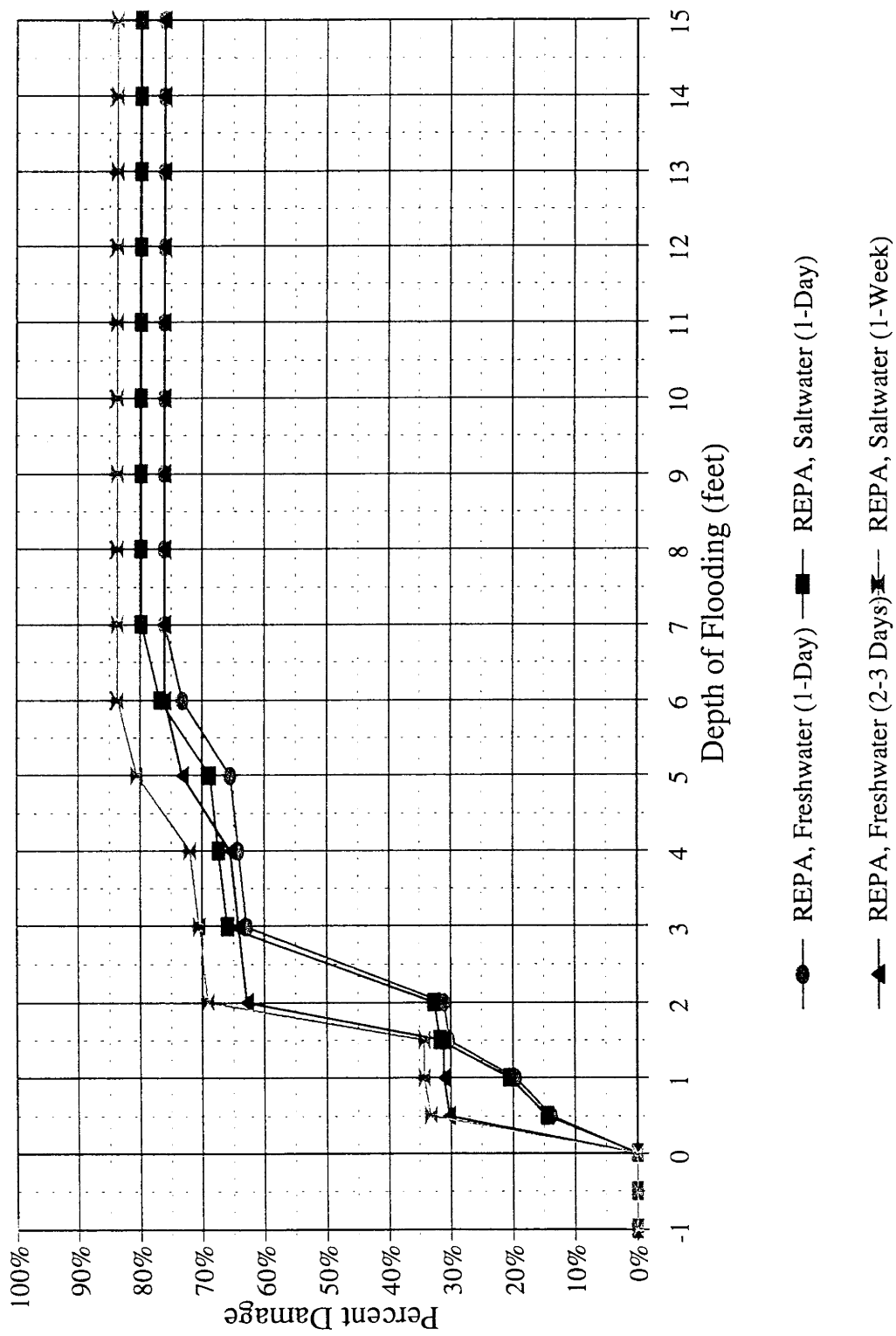


Figure 17. Expert Opinion Depth-Damage Curves for Repairs and Home Use Contents

**Table 56. Expert Opinion Depth-Damage Estimates
For Retail and Personal Services Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Retail Equipment	64,000	0	0	0	6,400	6,400	6,400	6,400	60,800	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000
Retail Fixtures	96,798	0	0	0	19,360	58,079	77,438	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278
Merchandise	930,000	0	0	0	93,000	186,000	279,000	511,500	604,500	697,500	790,500	883,500	883,500	883,500	883,500	911,400	911,400	911,400	911,400	911,400	911,400
Grand Totals	\$1,090,798	\$0	\$0	\$0	\$118,760	\$250,479	\$362,838	\$600,178	\$747,578	\$843,778	\$936,778	\$1,029,778	\$1,029,778	\$1,029,778	\$1,029,778	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	9.8%	20.7%	29.9%	49.5%	61.7%	69.6%	77.3%	85.0%	85.0%	85.0%	85.0%	87.3%	87.3%	87.3%	87.3%	87.3%	87.3%
	most likely	0.0%	0.0%	0.0%	10.9%	23.0%	33.3%	55.0%	68.5%	77.4%	85.9%	94.4%	94.4%	94.4%	94.4%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
	maximum	0.0%	0.0%	0.0%	12.5%	26.4%	38.3%	63.3%	78.8%	89.0%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	10.8%	22.7%	32.9%	54.5%	67.8%	76.6%	85.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	most likely	0.0%	0.0%	0.0%	12.0%	25.3%	36.6%	60.5%	75.4%	85.1%	94.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	14.4%	30.3%	43.9%	72.6%	90.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 57. Expert Opinion Depth-Damage Estimates
For Retail and Personal Services Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Retail Equipment	64,000	0	0	0	6,400	6,400	6,400	60,800	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000	64,000
Retail Fixtures	96,798	0	0	0	77,438	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278	82,278
Merchandise	930,000	0	0	0	279,000	511,500	511,500	604,500	697,500	790,500	883,500	883,500	883,500	883,500	911,400	911,400	911,400	911,400	911,400	911,400	911,400
Grand Totals	\$1,090,798	\$0	\$0	\$0	\$362,838	\$600,178	\$600,178	\$747,578	\$843,778	\$936,778	\$1,029,778	\$1,029,778	\$1,029,778	\$1,029,778	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678	\$1,057,678
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	29.9%	49.5%	49.5%	61.7%	69.6%	77.3%	85.0%	85.0%	85.0%	85.0%	87.3%	87.3%	87.3%	87.3%	87.3%	87.3%	87.3%
	most likely	0.0%	0.0%	0.0%	33.3%	55.0%	55.0%	68.5%	77.4%	85.9%	94.4%	94.4%	94.4%	94.4%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
	maximum	0.0%	0.0%	0.0%	41.6%	68.8%	68.8%	85.7%	96.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	34.8%	57.5%	57.5%	71.6%	80.8%	89.7%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
	most likely	0.0%	0.0%	0.0%	36.6%	60.5%	60.5%	75.4%	85.1%	94.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	maximum	0.0%	0.0%	0.0%	45.7%	75.7%	75.7%	94.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

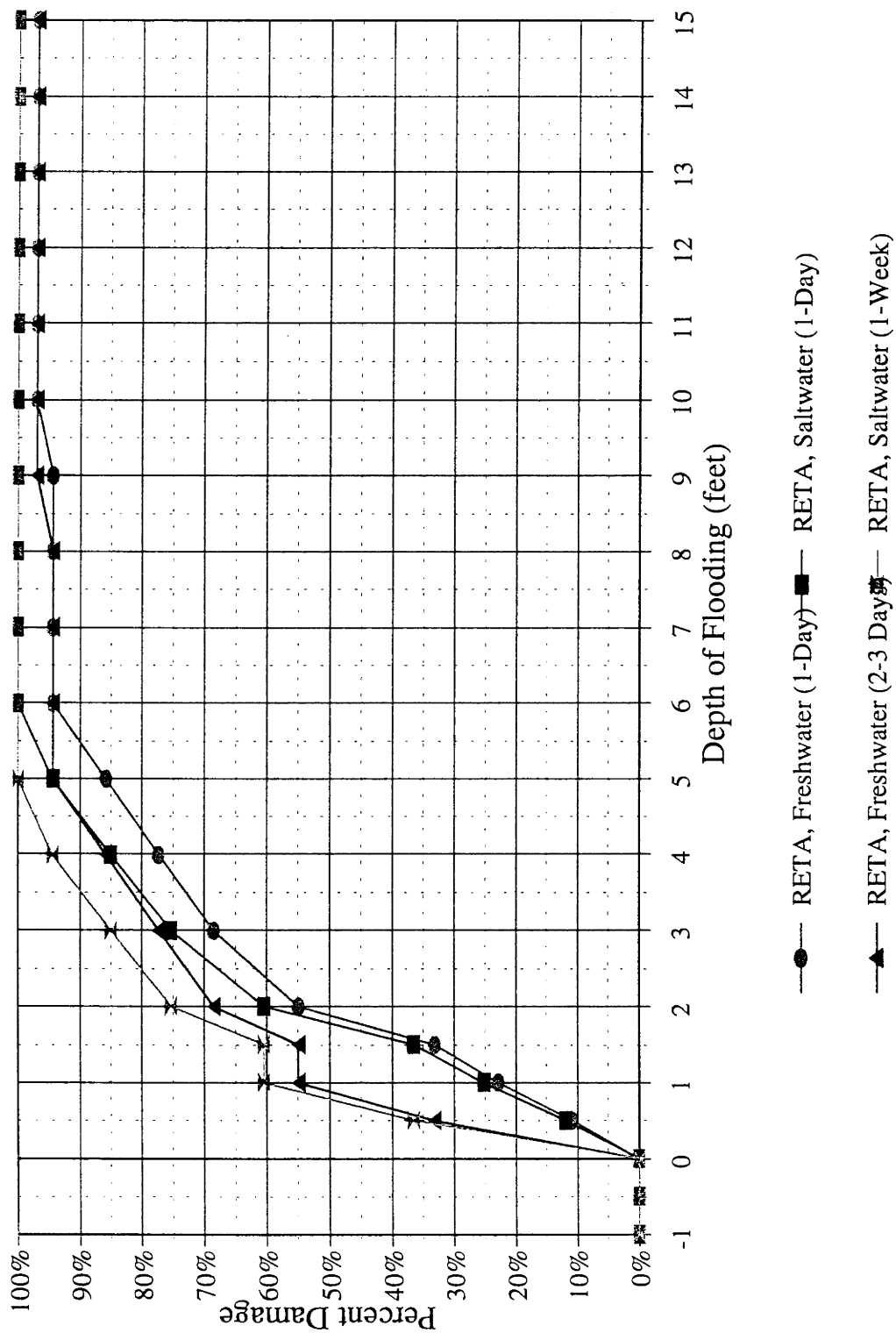


Figure 18. Expert Opinion Depth-Damage Curves for Retail and Personal Services Contents

**Table 58. Expert Opinion Depth-Damage Estimates
For Warehouse and Contractor Services Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)														
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
		Damage Value (\$)														
Office Equipment and Furniture	14,441	0	0	0	2,166	3,610	4,332	4,766	14,441	14,441	14,441	14,441	14,441	14,441	14,441	14,441
Warehouse Fixtures	96,200	0	0	0	1,924	1,924	2,886	4,810	5,772	5,772	9,620	9,620	9,620	9,620	14,430	14,430
Warehouse Equipment	23,722	0	0	0	0	222	437	437	3,558	7,117	7,117	7,117	7,117	7,117	7,117	7,117
Products and Inventory (electrical supply)	350,000	0	0	0	35,000	52,500	70,000	87,500	105,000	122,500	157,500	192,500	227,500	262,500	315,000	315,000
Grand Totals	\$484,363	\$0	\$0	\$0	\$39,090	\$58,256	\$77,655	\$97,513	\$128,771	\$149,830	\$188,678	\$223,678	\$258,678	\$293,678	\$350,988	\$350,988
Freshwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	7.3%	10.8%	14.4%	18.1%	23.9%	27.8%	35.1%	41.6%	48.1%	54.6%	61.1%	65.2%
	most likely	0.0%	0.0%	0.0%	8.1%	12.0%	16.0%	20.1%	26.6%	30.9%	39.0%	46.2%	53.4%	60.6%	67.9%	72.5%
	maximum	0.0%	0.0%	0.0%	9.3%	13.8%	18.4%	23.2%	30.6%	35.6%	44.8%	53.1%	61.4%	69.7%	78.0%	83.3%
Saltwater (1-Day) Damage	minimum	0.0%	0.0%	0.0%	7.6%	11.4%	15.2%	19.0%	25.1%	29.2%	36.8%	43.6%	50.3%	57.3%	64.1%	68.5%
	most likely	0.0%	0.0%	0.0%	8.5%	12.6%	16.8%	21.1%	27.9%	32.5%	40.9%	48.5%	56.1%	63.7%	71.3%	76.1%
	maximum	0.0%	0.0%	0.0%	10.2%	15.2%	20.2%	25.4%	33.5%	39.0%	49.1%	58.2%	67.3%	76.4%	85.5%	91.3%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

**Table 59. Expert Opinion Depth-Damage Estimates
For Warehouse and Contractor Services Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value(\$)	Flood Level (feet)														
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
		Damage Value (\$)														
Office Equipment and Furniture	14,441	0	0	0	4,332	4,766	4,766	14,441	14,441	14,441	14,441	14,441	14,441	14,441	14,441	14,441
Warehouse Fixtures	96,200	0	0	0	2,886	4,810	4,810	5,772	5,772	5,772	9,620	9,620	9,620	9,620	14,430	14,430
Warehouse Equipment	23,722	0	0	0	437	437	437	3,558	7,117	7,117	7,117	7,117	7,117	7,117	7,117	7,117
Products and Inventory (electrical supply)	350,000	0	0	0	70,000	87,500	87,500	105,000	122,500	157,500	192,500	227,500	262,500	297,500	315,000	315,000
Grand Totals	\$484,363	\$0	\$0	\$0	\$77,655	\$97,513	\$97,513	\$128,771	\$149,830	\$188,678	\$223,678	\$258,678	\$293,678	\$328,678	\$350,988	\$350,988
Freshwater (2-3 Days) Damage	minimum	0.0%	0.0%	0.0%	14.4%	18.1%	18.1%	23.9%	27.8%	35.1%	41.6%	48.1%	54.6%	61.1%	65.2%	65.2%
	most likely	0.0%	0.0%	0.0%	16.0%	20.1%	20.1%	26.6%	30.9%	39.0%	46.2%	53.4%	60.6%	67.9%	72.5%	72.5%
	maximum	0.0%	0.0%	0.0%	20.0%	25.2%	25.2%	33.2%	38.7%	48.7%	57.7%	66.8%	75.8%	84.8%	90.6%	90.6%
Saltwater (1-Week) Damage	minimum	0.0%	0.0%	0.0%	16.8%	21.0%	21.0%	27.8%	32.3%	40.7%	48.3%	55.8%	63.4%	70.9%	75.7%	75.7%
	most likely	0.0%	0.0%	0.0%	17.6%	22.1%	22.1%	29.2%	34.0%	42.8%	50.8%	58.7%	66.7%	74.6%	79.7%	79.7%
	maximum	0.0%	0.0%	0.0%	22.0%	27.7%	27.7%	36.6%	42.5%	53.6%	63.5%	73.4%	83.4%	93.3%	99.6%	99.6%

Source: Expert Panel Meeting, Houma, Louisiana, February 13, 1997.

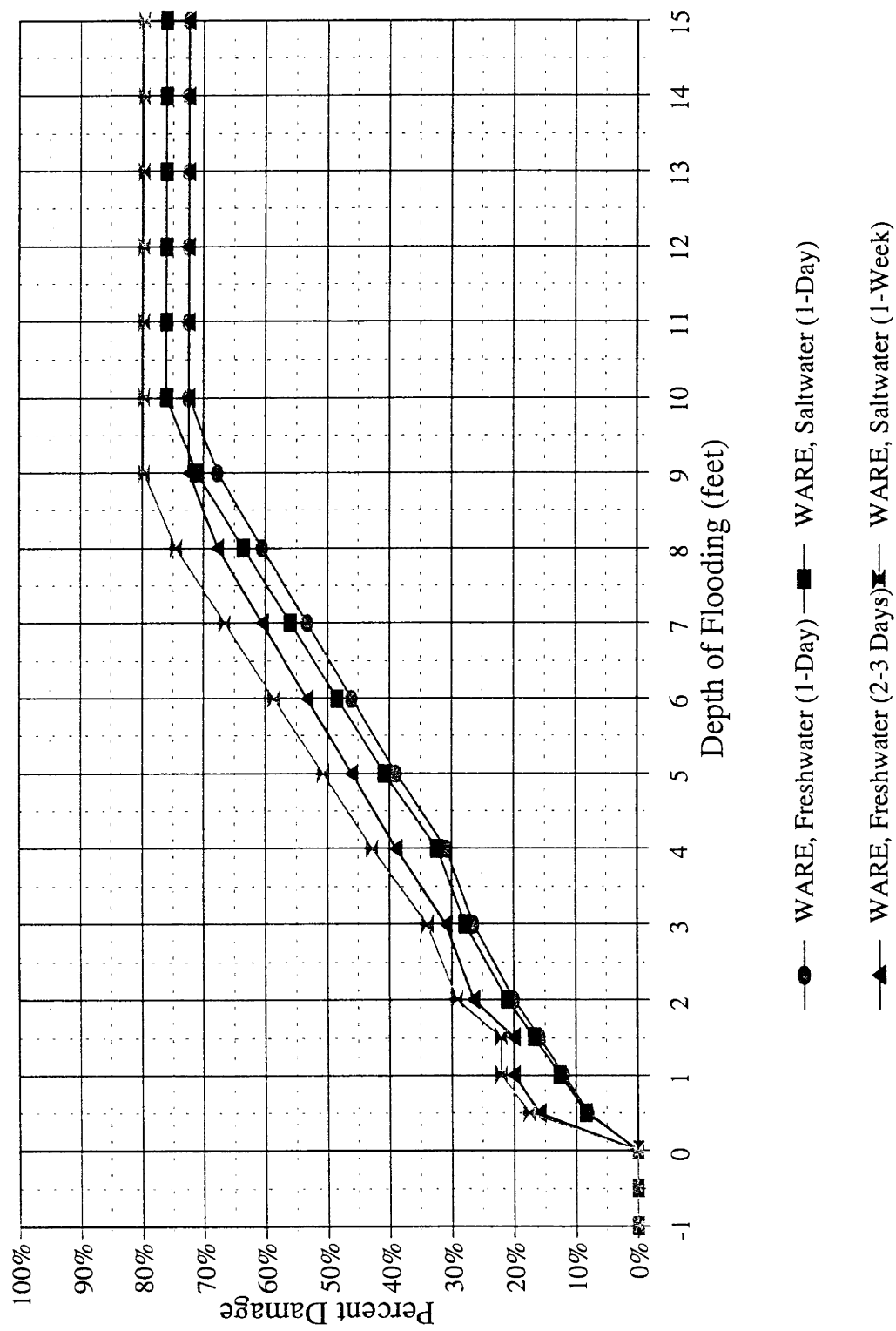


Figure 19. Expert Opinion Depth-Damage Curves for Warehouse and Contractor Services Contents

V. RESIDENTIAL CONTENT VALUES AND CSV R BASED ON HOMEOWNER INTERVIEWS

A. Objective

1. Limited field surveys were conducted to supplement the content depth-damage relationships and CSV R developed by the panel of experts for residential categories. The overall objective of the study was to produce reliable estimate of percent damage to contents and percent damage to structures at various flood heights and flood conditions. Although several different data sources were examined during the course of the study, the only source that uses a true cost approach for determining the value of contents is the homeowner interview method. The ultimate objective of conducting homeowner interviews was to determine actual estimates of content value for each residential content category, as well as the placement of contents in the home. The homeowner surveys produced a total content value for each home in each category. This total content value was compared to Marshall & Swift structure value estimate for each home to provide an estimate of content-to-structure value ratios. All sample homes in each category were aggregated to provide an average estimate of content value and CSV R for each residential content category.

B. Data Acquisition

2. The first step in the homeowner interview process was to select a sample set of homes. Although the sample size used for this effort was limited to 30 surveys (ten each in the one-story, two-story, and mobile home residential content categories), an attempt was made to select a set of homes that was typical in size and value to those found throughout the 10-parish study area. Residents of these parishes were notified of the need for interview participants through local government officials and business owners. These local contacts were provided a brief summary of the study purpose and objective and an open invitation for all residents in the study area to participate in the homeowner interview process. As compensation for their time and effort, each homeowner who agreed to be interviewed would receive a video tape and list of the contents of their home, which might be useful for insurance purposes.

3. Several area residents responded to the call for participation during October through November 1996. These calls were used to obtain basic information such as name, address, and telephone number and to present preliminary screening questions with respect to estimated home value, square footage, number of bedrooms, and structure type (one-story, two-story, mobile home). The number of responses from local contacts was insufficient to obtain the needed sample size. Therefore, other forms of solicitation were employed, including placing flyers at area businesses and on doors in residential neighborhoods and simple conveyance of study objectives by word of mouth. Through this combination of methods, a sufficient number of persons willing to participate in the survey were identified. These selected homeowners were notified, and an interview time was scheduled at their convenience.

4. Homeowner interviews were conducted at the owner's residence, to develop a total content inventory for each sample residence. The interview focused on completing an in-depth questionnaire

that is contained in the USACE Institute for Water Resources (IWR) document *Guidelines to Estimating Existing and Future Residential Content Values* (Water Resources Support Center, June 1993, IWR Report 93-R-7). In addition to the inventory, each item was valued at purchase price, or replacement cost, and an age was recorded for each item. For items that were not purchased new, the owner estimated a current depreciated replacement cost or market value. The purchase price and age of each item was used to calculate depreciated replacement cost for all items inventoried in each home. While the inventory was being conducted by one interviewer, a second interviewer video taped the contents of the home. Generally, cabinets and closet doors were opened for taping; but the extent to which items were taped was at the discretion of the homeowner. The outside of each home was also taped for comparison with Marshall & Swift typical examples and as a visual reference for the structures expert panel. Marshall & Swift characteristics were also recorded for use in calculating depreciated structure value for each sample home. Each homeowner interview, including video taping required between 1.5 and 3.0 hours to complete. Table 60 shows the time required for completing each residential survey. These burden times represent only the time spent in the homes conducting the interview and do not include time to solicit participants, set up interview forms, or locate and drive to the survey homes.

C. Residential Structure Values and Content Value as a Percent of Structure Value

5. After the homeowner interviews were completed, the content inventories, the age of each content item, and the replacement cost for each item were used to calculate the depreciated replacement value of contents in each sample home. Depreciation was determined on the basis of useful life and percent of value retained data for household inventories recommended by IWR in *Guidelines to Estimating Existing and Future Residential Content Values*. The useful lives for household contents that were used for depreciating the sample inventories appear in Appendix C. Appendix D provides the individual inventories with depreciated values for all sample homes and includes notes and details concerning the method of depreciation for household contents.

6. Content-to-structure value ratios were computed for each sample home based on the total depreciated content value developed from the homeowner interviews and on Marshall & Swift estimates of depreciated structure value. Each interviewed homeowner was asked the market value of their property. Some had recent appraisals or had recently acquired the home and were able to provide a good indication of the market value of both land and structure. However, most could not provide a structure value only estimate. As a consequence the Marshall & Swift Valuation Service was used to calculate structure values for all sample homes so that there would be a common basis for all depreciated structure value estimates.

7. Table 61 provides a summary of content value, structure value, and content value as a percent of structure value for each sample home, as well as averages for each residential category.

Table 60. Burden Time for Homeowner Interviews

Sample Number	Burden Time (Minutes)
1S01	140
1S02	134
1S03	128
1S04	167
1S05	145
1S06	131
1S07	129
1S08	129
1S09	150
1S10	134
Average	126
2S01	161
2S02	165
2S03	172
2S04	162
2S05	158
2S06	158
2S07	161
2S08	159
2S09	168
2S10	175
Average	164
MH01	110
MH02	96
MH03	100
MH04	97
MH05	98
MH06	96
MH07	99
MH08	89
MH09	106
MH10	95
Average	97

Source: G.E.C., Inc., Homeowner Interviews, October-November 1996.

**Table 61. Content Values, Structure Values, and CSV
from Homeowner Interviews**

Sample Number	Square Footage	Structure Value		Content Value	CSVr
		Homeowner Estimate	Marshall & Swift		
One-Story Residences					
1S01	2,952	\$85,000	\$86,325	\$80,110	0.93
1S02	1,976	\$122,000	\$95,784	\$80,650	0.84
1S03	1,800	\$70,000	\$83,340	\$24,139	0.29
1S04	2,700	\$125,000	\$119,318	\$80,725	0.68
1S05	3,000	\$110,000	\$100,160	\$72,385	0.72
1S06	900	\$30,000	\$23,159	\$26,263	1.13
1S07	1,200	\$65,000	\$66,723	\$25,068	0.38
1S08	2,350	\$165,000	\$148,471	\$107,117	0.72
1S09	3,000	\$165,000	\$148,517	\$120,838	0.81
1S10	1,698	\$110,000	\$81,740	\$50,917	0.62
Average	2,158	\$104,700	\$95,354	\$66,821	0.71
Two-Story Residences					
2S01	2,058	\$150,000	\$111,132	\$26,162	0.24
2S02	3,600	\$45,000	\$22,647	\$29,312	1.29
2S03	2,500	\$160,000	\$150,973	\$58,971	0.39
2S04	3,504	\$190,000	\$155,570	\$53,687	0.35
2S05	2,500	\$150,000	\$102,413	\$28,822	0.28
2S06	2,900	\$170,000	\$130,645	\$79,460	0.61
2S07	2,000	\$130,000	\$100,163	\$49,231	0.49
2S08	3,600	\$180,000	\$132,950	\$45,157	0.34
2S09	2,000	\$100,000	\$90,162	\$60,683	0.67
2S10	3,000	\$200,000	\$131,241	\$47,528	0.36
Average	2,766	\$147,500	\$112,790	\$47,901	0.50
Mobile Home Residences					
MH01	720	\$7,500	\$9,556	\$22,933	2.40
MH02	910	\$20,000	\$17,371	\$7,161	0.41
MH03	1,120	\$7,000	\$9,281	\$13,296	1.43
MH04	1,120	\$45,000	\$22,647	\$29,312	1.29
MH05	910	\$15,000	\$9,773	\$20,122	2.06
MH06	1,312	\$37,000	\$37,714	\$39,012	1.03
MH07	1,280	\$30,000	\$21,164	\$38,927	1.84
MH08	980	\$25,000	\$27,562	\$18,504	0.67
MH09	1,209	\$34,000	\$38,335	\$39,921	1.04
MH10	910	\$10,000	\$9,670	\$25,237	2.61
Average	1,047	\$23,050	\$20,307	\$25,443	1.48

Source: G.E.C., Inc., February 1997.

VI. CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CSV R BASED ON COMMERCIAL OPERATOR INTERVIEWS

A. Objective

1. As a supplement to the depth-damage estimates and CSV R developed by the panel of experts for commercial contents, a limited number of interviews were conducted with businesses in the study area in lieu of the video-taping and inventorying process. The objective of the operator interviews was to determine actual estimates of content value, depth-damage to contents and depth-damage to structures for each commercial category. Analysis of all operator interviews resulted in an overall depth-damage curve for contents of the eight different commercial content categories and structures in the three commercial structure categories. In addition, the surveys produced a total content value for each business in each category. This total content value was compared to the Marshall & Swift structure value estimate from each commercial interview to provide an estimate of the content-to-structure value ratio. All sample businesses in each category were aggregated to provide an average estimate of depth-damage to contents and structures and CSV R from commercial operator interviews.

2. Each of the eight commercial content categories included a wide variety of business establishments, as shown in the following list. Interview candidates were chosen, when possible, such that this variety would be well represented in the results for each category.

- (1) Eating and Recreation: Fast Food Restaurants, Full-Service Restaurants, Lounges, Bowling Alleys, Movie Theaters, etc.
- (2) Groceries and Gas Stations: Large Groceries, Neighborhood Groceries, Bakeries, Candy Stores, Wine Stores, Liquor Stores, Gas Service Stations, Convenience Stores, etc.
- (3) Multi-Family Residences: Garden Apartments, High-Rise Apartments, Condominiums, Townhomes, etc.
- (4) Professional Businesses: Banks, Real Estate Offices, Legal Offices, Accounting Firms, Medical Offices, Veterinary Offices, Dentist Offices, Funeral Homes, etc.
- (5) Public and Semi-Public: Schools (Elementary, College, etc.), Civic Associations, Government Facilities, Utility Companies, etc.
- (6) Repairs and Home Use: Auto Repair, Watch Repair, Reupholstery, Home Repair Stores, etc.
- (7) Retail and Personal Services: Department Stores, Furniture Stores, Clothing Stores, Shoe Stores, Barber Shops, Beauty Salons, Laundromats, etc.

- (8) Warehouse and Contractor Services: Transit Warehouses, Distribution Warehouses, Storage Warehouses, Manufacturers, Plumbing Services, Heating and Air Conditioning Services, Carpeting Services, etc.

B. Data Acquisition

3. The commercial operators sample was limited to 80 surveys (ten each from the eight commercial content categories). An attempt was made to select businesses that were typical in size and value of those found throughout the study area. Most interview participants were selected for the survey without prior notice. Study team members dropped in on businesses unannounced, briefly explained the study needs, and completed the interview at the same time. Some businesses were reluctant to participate in the study for a variety of reasons, such as lack of time to complete the interview, lack of knowledge to make an informed estimate of content value or damage, or matters of confidentiality. If the operator did not have time to participate, an offer was made to return at their convenience. Table 62 lists all completed operator interviews by survey number, type of business, and time to complete survey. Although the burden time for each survey was modest, it represents only the time spent completing the interview form and does not include time to locate a business, locate the owner/manager, or wait for the participant to begin the interview.

4. The operator interviews focused on completing a single-page survey form that concentrated on content and structure value and depth-damage to contents and structures. A separate survey form was used for each content category. The forms were developed to assist the owner/operator in estimating total content value by aggregating contents into broad classifications such as merchandise, inventory, equipment, furniture, etc. Commercial operators were asked for the depreciated replacement value of contents, but most often provided the current worth or market value. These values are assumed to be comparable to the depreciated replacement value for the purposes of this study. All interview forms had a depth-damage table for structure and contents. General concepts of depth of flooding vs. percent of total value damaged were explained to the operators to assist them in deriving content and structure depth-damage curves.

C. Content Depth-Damage Results

5. Eating and Recreation (EATI) content depth-damage results based on owner/operator surveys are shown in Table 63. The table shows individual estimates by survey number as well as a composite for the category. Figure 20 depicts the aggregate depth-damage curve for the EATI category.

6. Groceries and Gas Stations (GROC) content depth-damage results from individual operator interviews and average results appear in Table 64. A graph of the aggregate curve for the GROC category appears in Figure 21.

7. Multi-Family Residences (MULT) content depth-damage results based on operator/manager surveys are shown in Table 65. The table shows individual estimates by survey number as well as a composite for the category. Figure 22 depicts the aggregate depth-damage curve for the MULT category.

Table 62. Interviewed Commercial Operators and Burden Time

Sample Number	Business Description	Burden Time (min.)
EATI01	lounge	15
EATI02	full service restaurant	20
EATI03	bowling alley	10
EATI04	bowling alley	20
EATI05	fast food	25
EATI06	full service restaurant	10
EATI07	fast food	35
EATI08	fast food	35
EATI09	full service restaurant	20
EATI10	cafe and bar	15
	Average	21
GROC01	liquor store	15
GROC02	neighborhood grocery	15
GROC03	convenience store	20
GROC04	supermarket	15
GROC05	neighborhood grocery	20
GROC06	bakery	10
GROC07	convenience store	25
GROC08	supermarket	35
GROC09	convenience store	30
GROC10	bakery	15
	Average	20
MULT01	apartments	25
MULT02	apartments	10
MULT03	apartments	25
MULT04	apartments	20
MULT05	apartments	25
MULT06	townhomes	20
MULT07	apartments	25
MULT08	apartments	40
MULT09	apartments	30
MULT10	apartments	25
	Average	25
PROF01	dental office	15
PROF02	insurance office	20
PROF03	legal office	25
PROF04	real estate office	45
PROF05	funeral home	25
PROF06	bank	25
PROF07	legal office	20
PROF08	bank	45
PROF09	bank	40
PROF10	bank	30
	Average	29

Sample Number	Business Description	Burden Time (min.)
PUBL01	high school	10
PUBL02	utility	25
PUBL03	gov't facility	15
PUBL04	utility company	20
PUBL05	high school	20
PUBL06	gov't facility	25
PUBL07	civic association	20
PUBL08	gov't facility	40
PUBL09	gov't facility	40
PUBL10	gov't facility	25
	Average	24
REPA01	upholstery repair	15
REPA02	upholstery repair	15
REPA03	hardware store	15
REPA04	paint/carpet showroom	15
REPA05	pharmacy	15
REPA06	auto service	25
REPA07	paint/carpet showroom	15
REPA08	auto service	30
REPA09	repair	45
REPA10	auto repair	20
	Average	21
RETA01	department store	20
RETA02	dry cleaners	10
RETA03	shoe store	20
RETA04	department store	25
RETA05	beauty shop	25
RETA06	clothing	15
RETA07	furniture store	15
RETA08	furniture	35
RETA09	arts/crafts	20
RETA10	antiques	30
	Average	22
WARE01	distribution	15
WARE02	heating and AC repair service	20
WARE03	contractor/warehouse	15
WARE04	manufacturer	15
WARE05	distribution	20
WARE06	distribution warehouse	10
WARE07	storage warehouse	25
WARE08	distribution	15
WARE09	distribution	20
WARE10	warehouse	40
	Average	20

Source: G.E.C., Inc., Commercial Operator Interviews, September-November 1996.

Table 63. Operator Interview Depth-Damage Estimates
For Eating and Recreation Contents

Sample Number	Flood Level (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
EAT101	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	30.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT102	0.0%	0.0%	0.0%	12.0%	25.0%	50.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%
EAT103	0.0%	0.0%	0.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT104	0.0%	0.0%	0.0%	15.0%	15.0%	15.0%	30.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT105	0.0%	0.0%	0.0%	0.0%	5.0%	7.0%	60.0%	70.0%	80.0%	80.0%	80.0%	80.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT106	0.0%	0.0%	0.0%	0.0%	20.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT107	0.0%	0.0%	0.0%	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT108	0.0%	0.0%	0.0%	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT109	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	50.0%	65.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT110	0.0%	0.0%	0.0%	5.0%	25.0%	45.0%	60.0%	70.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	30.0%	50.0%	80.0%	80.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%
average	0.0%	0.0%	0.0%	11.2%	26.0%	40.2%	54.0%	67.5%	83.0%	87.5%	95.0%	97.0%	98.0%	98.0%	99.0%	99.0%	100.0%	100.0%	100.0%	100.0%
maximum	0.0%	0.0%	0.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

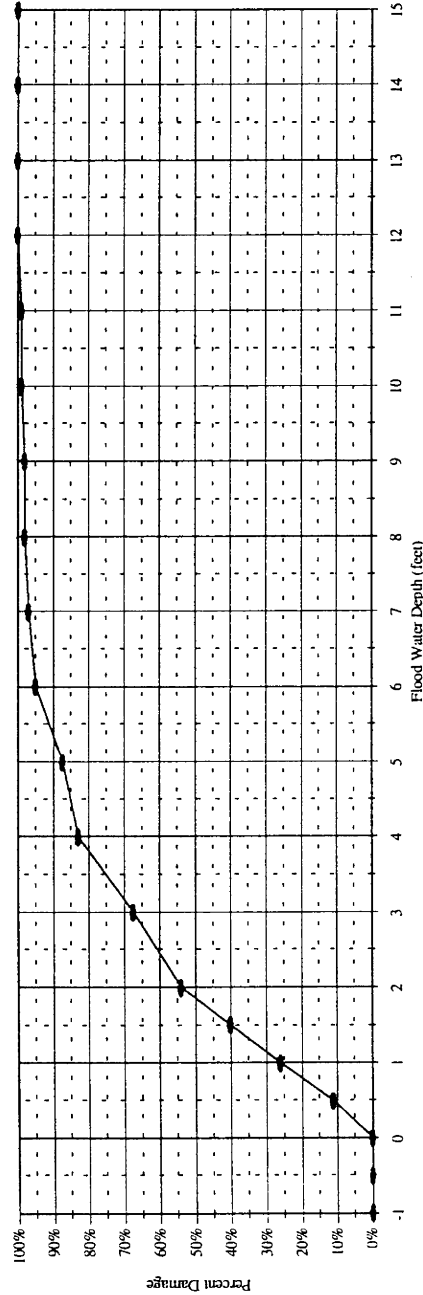


Figure 20. Operator Interview Curve for Eating and Recreation Contents

Table 64. Operator Interview Depth-Damage Estimates
For Groceries and Gas Stations Contents

Sample Number	Flood Level (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
GROC01	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC02	0.0%	0.0%	0.0%	25.0%	45.0%	45.0%	60.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC03	0.0%	0.0%	0.0%	2.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC04	0.0%	0.0%	0.0%	5.0%	40.0%	45.0%	50.0%	55.0%	60.0%	80.0%	80.0%	80.0%	95.0%	95.0%	95.0%	95.0%	100.0%	100.0%	100.0%	100.0%
GROC05	0.0%	0.0%	0.0%	16.0%	30.0%	35.0%	45.0%	55.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC06	0.0%	0.0%	0.0%	50.0%	60.0%	60.0%	75.0%	85.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC07	0.0%	0.0%	0.0%	10.0%	20.0%	20.0%	35.0%	45.0%	55.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC08	0.0%	0.0%	0.0%	10.0%	25.0%	35.0%	50.0%	65.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC09	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	45.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC10	0.0%	0.0%	0.0%	30.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.0%	50.0%	75.0%	80.0%	80.0%	95.0%	95.0%	95.0%	95.0%	100.0%	100.0%	100.0%	100.0%
average	0.0%	0.0%	0.0%	15.8%	39.0%	45.0%	54.0%	65.9%	78.5%	91.5%	97.0%	98.0%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%
maximum	0.0%	0.0%	0.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

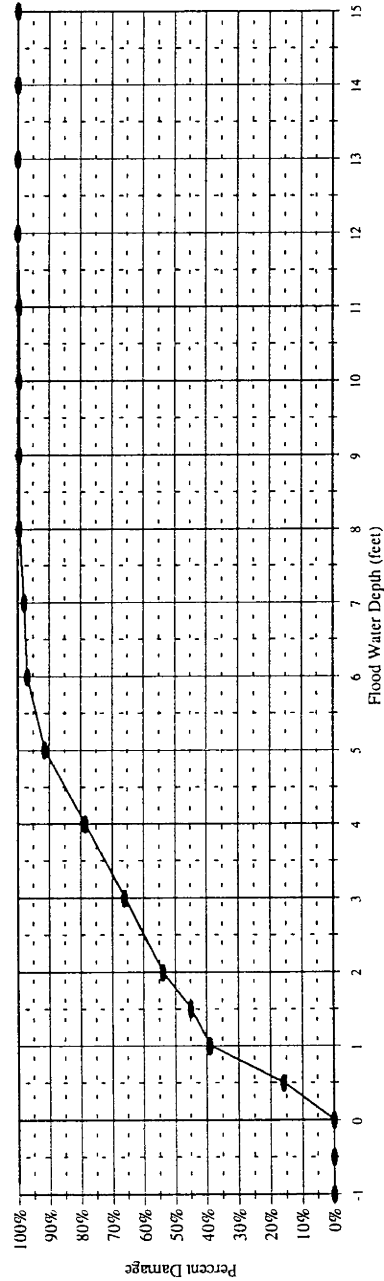


Figure 21. Operator Interview Curve for Groceries and Gas Stations Contents

**Table 65. Operator Interview Depth-Damage Estimates
For Multi-Family Residences Contents**

Sample Number	Flood Level (feet)																
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																
MULT01	0.0%	0.0%	0.0%	3.0%	3.0%	3.0%	13.0%	45.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	60.0%	70.0%	80.0%
MULT02	0.0%	0.0%	0.0%	9.0%	18.0%	28.0%	37.0%	47.0%	50.0%	50.0%	50.0%	50.0%	50.0%	56.0%	65.0%	75.0%	84.0%
MULT03	0.0%	0.0%	0.0%	30.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	80.0%	100.0%	100.0%	100.0%
MULT04	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%
MULT05	0.0%	0.0%	0.0%	0.0%	2.0%	4.0%	34.0%	35.0%	37.0%	40.0%	50.0%	50.0%	50.0%	52.0%	56.0%	85.0%	90.0%
MULT06	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%
MULT07	0.0%	0.0%	0.0%	18.0%	37.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	68.0%	87.0%	100.0%
MULT08	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	40.0%	45.0%	55.0%	60.0%	65.0%	70.0%	85.0%	95.0%	100.0%	100.0%	100.0%
MULT09	0.0%	0.0%	0.0%	10.0%	15.0%	25.0%	35.0%	40.0%	40.0%	45.0%	45.0%	50.0%	50.0%	50.0%	60.0%	70.0%	80.0%
MULT10	0.0%	0.0%	0.0%	10.0%	25.0%	30.0%	45.0%	65.0%	80.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	2.0%	3.0%	13.0%	35.0%	37.0%	40.0%	45.0%	50.0%	50.0%	50.0%	56.0%	70.0%	80.0%
average	0.0%	0.0%	0.0%	19.0%	27.0%	32.5%	40.4%	47.7%	51.2%	53.5%	55.5%	57.0%	58.5%	63.6%	80.9%	88.7%	92.9%
maximum	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	65.0%	80.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

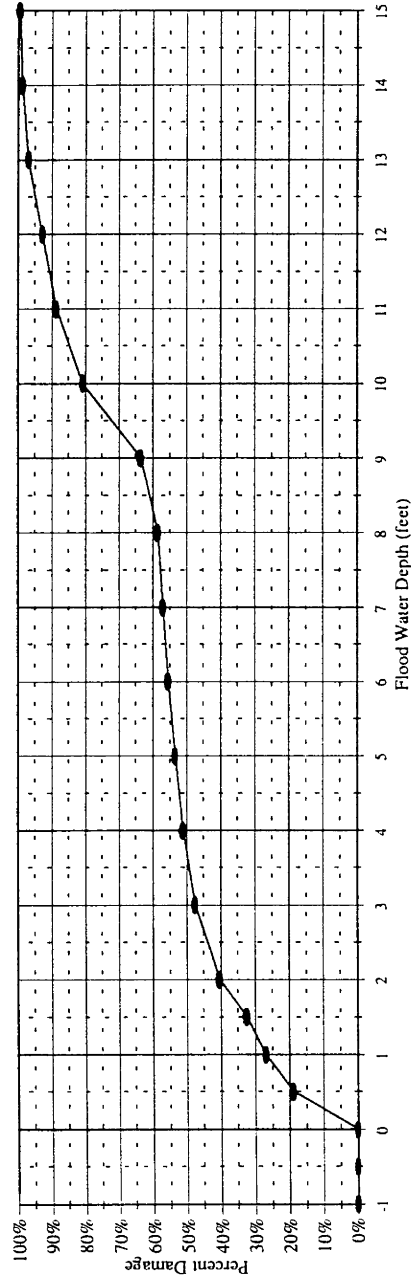


Figure 22. Operator Interview Curve for Multi-Family Residences Contents

8. Professional Businesses (PROF) content depth-damage results from individual operator interviews and average results appear in Table 66. A graph of the aggregate curve for the PROF category appears in Figure 23.

9. Public and Semi-Public (PUBL) content depth-damage results based on operator/manager surveys are shown in Table 67. The table shows individual estimates by survey number as well as a composite for the category. Figure 24 depicts the aggregate depth-damage curve for the PUBL category.

10. Repairs and Home Use (REPA) content depth-damage results from individual operator interviews and average results appear in Table 68. A graph of the aggregate curve for the REPA category appears in Figure 25.

11. Retail and Personal Services (RETA) content depth-damage results based on operator/manager surveys are shown in Table 69. The table shows individual estimates by survey number as well as a composite for the category. Figure 26 depicts the aggregate depth-damage curve for the RETA category.

12. Warehouse and Contractor Services (WARE) content depth-damage results from individual operator interviews and average results appear in Table 70. A graph of the aggregate curve for the WARE category appears in Figure 27.

D. Structure Depth-Damage Results

13. Depth-damage estimates for structures based on owner/operator estimates were collected during the same interviews as those for contents. Therefore, commercial structure depth-damage data had to be reorganized by commercial structure category (i.e. metal frame walls, masonry bearing walls, and wood or steel frame walls) instead of the eight commercial content categories. To reorganize the data Marshall and Swift construction characteristics, recorded during interviews, were used.

14. Metal Frame and Walls (MTLFRM) structure depth-damage results from individual operator interviews and composite results appear in Table 71. A graph of the aggregate structure curve for the MTLFRM category appears in Figure 28.

15. Masonry Bearing Walls (MSNRYB) structure depth-damage results based on operator/manager surveys are shown in Table 72. The table shows individual estimates by survey number as well as an average for the category. Figure 29 depicts the aggregate structure depth-damage curve for the MSNRYB category.

16. Wood or Steel Frame (WDSTLF) structure depth-damage results from individual operator interviews and composite results appear in Table 73. A graph of the aggregate structure curve for the WDSTLF category appears in Figure 30.

Table 66. Operator Interview Depth-Damage Estimates
For Professional Businesses Contents

Sample Number	Flood Level (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
PROF01	0.0%	0.0%	0.0%	79.0%	79.0%	79.0%	79.0%	87.0%	87.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF02	0.0%	0.0%	0.0%	15.0%	50.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF03	0.0%	0.0%	0.0%	15.0%	40.0%	50.0%	75.0%	75.0%	75.0%	76.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF04	0.0%	0.0%	0.0%	25.0%	50.0%	55.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	25.0%	30.0%	30.0%	34.0%	34.0%	34.0%	50.0%	50.0%	85.0%	90.0%	100.0%
PROF06	0.0%	0.0%	0.0%	25.0%	28.0%	30.0%	35.0%	43.0%	55.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	65.0%	65.0%	65.0%	75.0%
PROF07	0.0%	0.0%	0.0%	10.0%	10.0%	25.0%	45.0%	75.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF08	0.0%	0.0%	0.0%	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF09	0.0%	0.0%	0.0%	5.0%	15.0%	25.0%	40.0%	55.0%	70.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF10	0.0%	0.0%	0.0%	5.0%	15.0%	25.0%	35.0%	40.0%	50.0%	55.0%	60.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	25.0%	30.0%	30.0%	34.0%	34.0%	34.0%	50.0%	50.0%	65.0%	65.0%	75.0%
average	0.0%	0.0%	0.0%	18.9%	31.2%	39.4%	51.4%	65.2%	72.7%	79.1%	82.0%	84.0%	85.9%	87.9%	89.4%	91.0%	91.5%	95.0%	95.5%	97.5%
maximum	0.0%	0.0%	0.0%	79.0%	79.0%	79.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

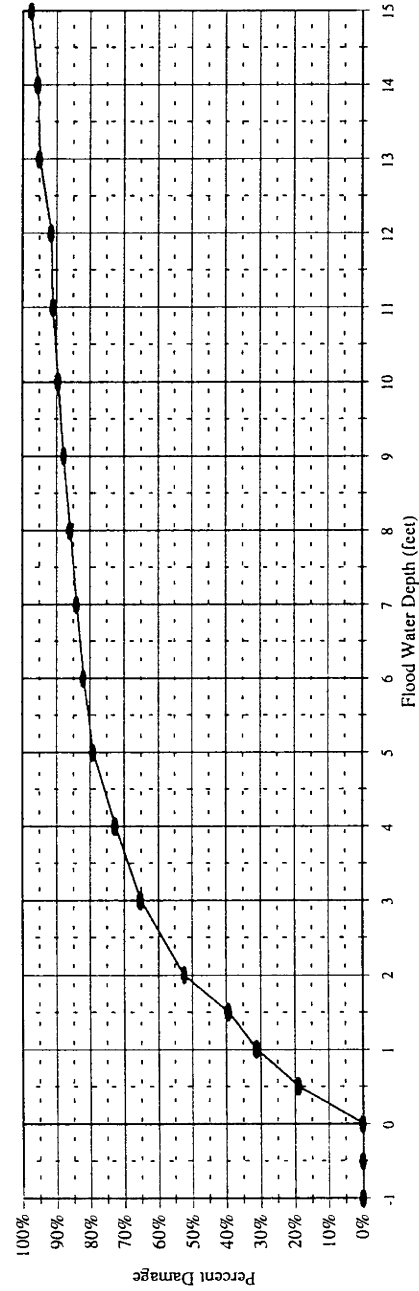


Figure 23. Operator Interview Curve for Professional Businesses Contents

**Table 67. Operator Interview Depth-Damage Estimates
For Public and Semi-Public Contents**

Sample Number	Flood Level (feet)																
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																
PUBL01	0.0%	0.0%	0.0%	5.0%	30.0%	40.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	100.0%	100.0%	100.0%
PUBL02	0.0%	0.0%	0.0%	1.0%	10.0%	15.0%	25.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL03	0.0%	0.0%	0.0%	28.0%	28.0%	46.0%	60.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL04	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	5.0%	15.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	55.0%
PUBL05	0.0%	0.0%	0.0%	30.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	100.0%
PUBL06	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL07	0.0%	0.0%	0.0%	20.0%	40.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL08	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	45.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL09	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	45.0%	45.0%	50.0%	50.0%	50.0%	55.0%	60.0%	85.0%
PUBL10	0.0%	0.0%	0.0%	5.0%	15.0%	30.0%	40.0%	60.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	15.0%	35.0%	45.0%	45.0%	50.0%	50.0%	50.0%	50.0%	50.0%	55.0%
average	0.0%	0.0%	0.0%	10.9%	25.1%	36.8%	55.0%	69.0%	79.0%	83.5%	84.5%	85.0%	85.0%	85.0%	89.7%	89.7%	92.0%
maximum	0.0%	0.0%	0.0%	30.0%	92.0%	92.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

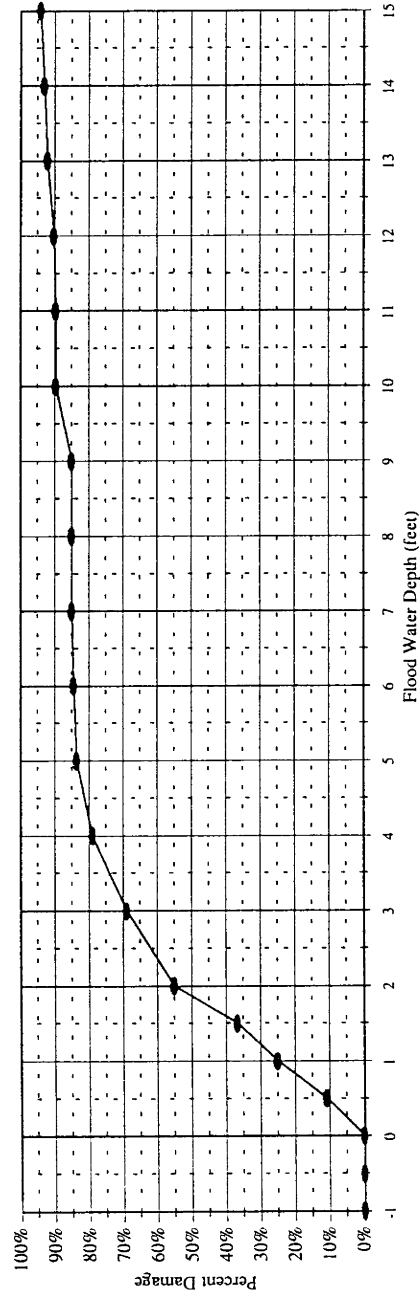


Figure 24. Operator Interview Curve for Public and Semi-Public Contents

Table 68. Operator Interview Depth-Damage Estimates
For Repairs and Home Use Contents

Sample Number	Flood Level (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
REPA01	0.0%	0.0%	0.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA02	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	20.0%	38.0%	40.0%	41.0%	43.0%	43.0%	43.0%	43.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA03	0.0%	0.0%	0.0%	10.0%	20.0%	20.0%	20.0%	20.0%	50.0%	50.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%
REPA04	0.0%	0.0%	0.0%	0.0%	4.0%	4.0%	6.0%	30.0%	30.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA05	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	8.0%	28.0%	58.0%	88.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA06	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	30.0%	50.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA07	0.0%	0.0%	0.0%	25.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA08	0.0%	0.0%	0.0%	5.0%	15.0%	30.0%	40.0%	55.0%	70.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA09	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	50.0%	65.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA10	0.0%	0.0%	0.0%	5.0%	15.0%	25.0%	40.0%	50.0%	65.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	8.0%	28.0%	41.0%	43.0%	43.0%	43.0%	43.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
average	0.0%	0.0%	0.0%	14.5%	30.0%	34.1%	40.9%	51.6%	65.3%	74.9%	90.6%	93.3%	93.3%	93.3%	99.0%	100.0%	100.0%	100.0%	100.0%	100.0%
maximum	0.0%	0.0%	0.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

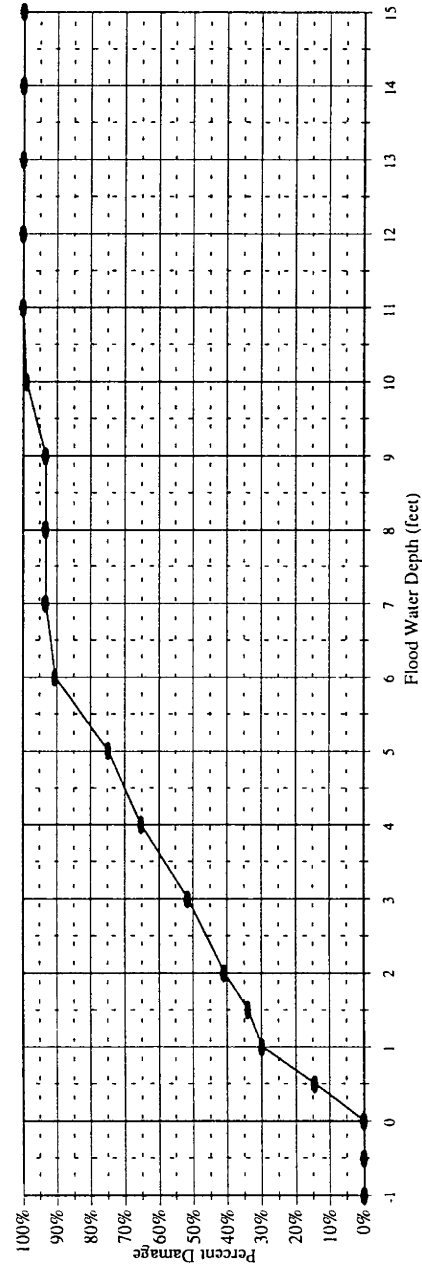


Figure 25. Operator Interview Curve for Repairs and Home Use Contents

Table 69. Operator Interview Depth-Damage Estimates
For Retail and Personal Services Contents

Sample Number	Flood Level (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
RETA01	0.0%	0.0%	0.0%	10.0%	20.0%	25.0%	30.0%	40.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA02	0.0%	0.0%	0.0%	1.0%	10.0%	20.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA03	0.0%	0.0%	0.0%	14.0%	16.0%	17.0%	19.0%	25.0%	50.0%	75.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA04	0.0%	0.0%	0.0%	10.0%	30.0%	40.0%	50.0%	60.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA05	0.0%	0.0%	0.0%	50.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA06	0.0%	0.0%	0.0%	15.0%	40.0%	50.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA07	0.0%	0.0%	0.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	100.0%	100.0%
RETA08	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	50.0%	65.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA09	0.0%	0.0%	0.0%	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA10	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	50.0%	65.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	1.0%	10.0%	17.0%	19.0%	25.0%	50.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	100.0%	100.0%
average	0.0%	0.0%	0.0%	19.5%	29.6%	42.2%	54.9%	64.5%	77.0%	87.5%	95.5%	96.0%	96.5%	96.5%	96.5%	96.5%	96.5%	100.0%	100.0%	100.0%
maximum	0.0%	0.0%	0.0%	65.0%	65.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

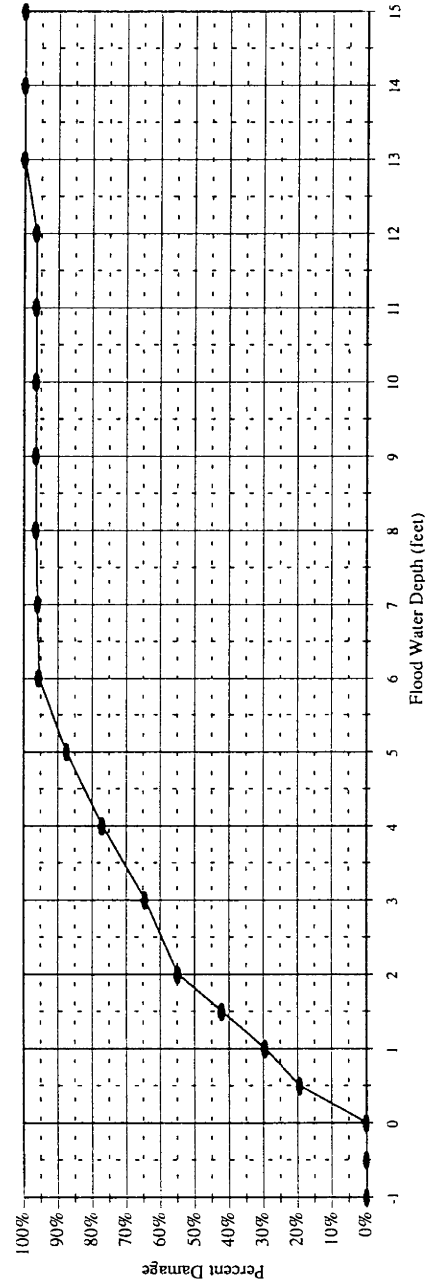


Figure 26. Operator Interview Curve for Retail and Personal Services Contents

**Table 70. Operator Interview Depth-Damage Estimates
For Warehouse and Contractor Services Contents**

Sample Number	Flood Level (feet)																
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																
WARE01	0.0%	0.0%	0.0%	0.0%	12.0%	27.0%	34.0%	39.0%	50.0%	62.0%	75.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%
WARE02	0.0%	0.0%	0.0%	35.0%	45.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE03	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE04	0.0%	0.0%	0.0%	1.0%	2.0%	13.0%	20.0%	30.0%	40.0%	50.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
WARE05	0.0%	0.0%	0.0%	10.0%	20.0%	40.0%	60.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE06	0.0%	0.0%	0.0%	5.0%	18.0%	21.0%	24.0%	37.0%	58.0%	79.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE07	0.0%	0.0%	0.0%	20.0%	28.0%	35.0%	40.0%	45.0%	50.0%	60.0%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%
WARE08	0.0%	0.0%	0.0%	15.0%	25.0%	25.0%	50.0%	55.0%	60.0%	70.0%	75.0%	80.0%	85.0%	90.0%	100.0%	100.0%	100.0%
WARE09	0.0%	0.0%	0.0%	10.0%	15.0%	15.0%	20.0%	25.0%	25.0%	50.0%	55.0%	65.0%	90.0%	100.0%	100.0%	100.0%	100.0%
WARE10	0.0%	0.0%	0.0%	5.0%	10.0%	20.0%	30.0%	35.0%	40.0%	50.0%	55.0%	60.0%	70.0%	75.0%	85.0%	95.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	13.0%	20.0%	25.0%	25.0%	50.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
average	0.0%	0.0%	0.0%	20.1%	27.5%	34.6%	45.3%	54.6%	63.3%	72.1%	77.5%	82.0%	87.0%	90.0%	93.0%	94.5%	95.5%
maximum	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

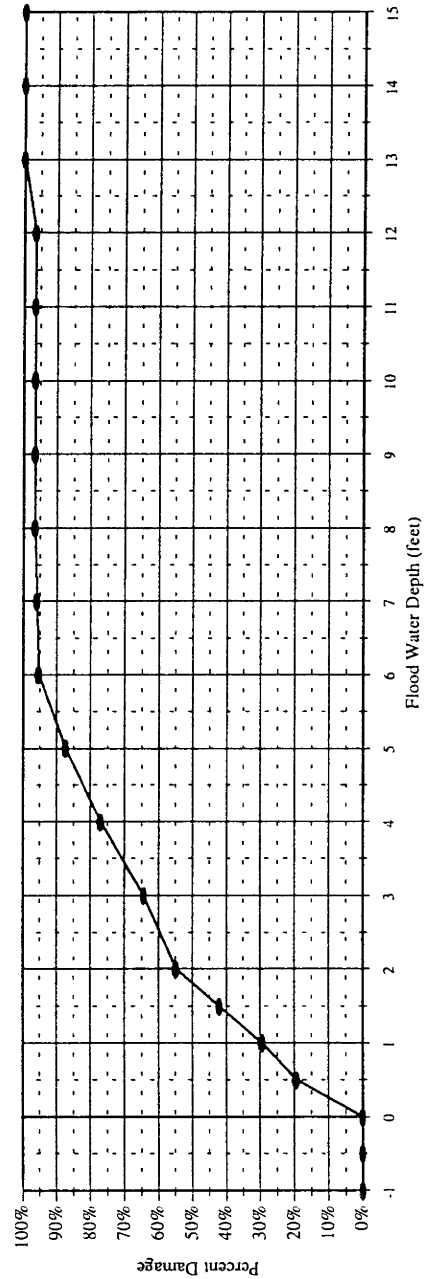


Figure 27. Operator Interview Curve for Warehouse and Contractor Services Contents

**Table 71. Operator Interview Depth-Damage Estimates
For Metal Frame Walls Structures**

Sample Number	Flood Level (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
GROC05	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	50.0%	50.0%	60.0%	70.0%	80.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC10	0.0%	0.0%	0.0%	10.0%	12.0%	12.0%	12.0%	12.0%	26.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL04	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
REPA02	0.0%	0.0%	0.0%	3.0%	5.0%	7.0%	10.0%	10.0%	10.0%	20.0%	30.0%	40.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
REPA03	0.0%	0.0%	0.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	90.0%	90.0%	90.0%	90.0%
REPA06	0.0%	0.0%	0.0%	0.0%	5.0%	20.0%	20.0%	20.0%	20.0%	50.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA07	0.0%	0.0%	0.0%	5.0%	5.0%	10.0%	20.0%	30.0%	40.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA10	0.0%	0.0%	0.0%	5.0%	10.0%	20.0%	30.0%	35.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE01	0.0%	0.0%	0.0%	10.0%	10.0%	20.0%	30.0%	40.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE03	0.0%	0.0%	0.0%	3.0%	3.0%	3.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
WARE04	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
WARE05	0.0%	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
WARE06	0.0%	0.0%	0.0%	3.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
WARE07	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
WARE08	0.0%	0.0%	0.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
WARE09	0.0%	0.0%	0.0%	5.0%	10.0%	10.0%	15.0%	20.0%	20.0%	25.0%	30.0%	30.0%	35.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
WARE10	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	50.0%	55.0%	60.0%	70.0%	75.0%	80.0%	85.0%	90.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
average	0.0%	0.0%	0.0%	4.4%	10.1%	13.2%	18.6%	21.0%	27.4%	38.2%	47.1%	49.7%	53.1%	54.8%	58.9%	59.2%	60.4%	60.7%	61.0%	61.6%
maximum	0.0%	0.0%	0.0%	10.0%	50.0%	50.0%	50.0%	50.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

**Table 72. Operator Interview Depth-Damage Estimates
For Masonry Bearing Walls Structures**

Sample Number	Flood Level (feet)																
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																
EAT101	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
EAT102	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
EAT103	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%
EAT104	0.0%	0.0%	0.0%	15.0%	20.0%	20.0%	25.0%	25.0%	25.0%	35.0%	50.0%	55.0%	60.0%	65.0%	70.0%	75.0%	80.0%
EAT105	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	35.0%	40.0%	50.0%	60.0%	80.0%	80.0%	80.0%	80.0%	90.0%	90.0%	100.0%
EAT107	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	45.0%	50.0%	60.0%	70.0%	85.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%
EAT108	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	35.0%	50.0%	60.0%	70.0%	85.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%
EAT110	0.0%	0.0%	0.0%	25.0%	25.0%	35.0%	35.0%	40.0%	40.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC02	0.0%	0.0%	0.0%	5.0%	5.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	30.0%	30.0%
GROC03	0.0%	0.0%	0.0%	1.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
GROC07	0.0%	0.0%	0.0%	5.0%	10.0%	20.0%	30.0%	45.0%	55.0%	65.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC08	0.0%	0.0%	0.0%	15.0%	20.0%	30.0%	35.0%	45.0%	55.0%	65.0%	75.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%
GROC09	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	25.0%	35.0%	45.0%	55.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%
PROF02	0.0%	0.0%	0.0%	25.0%	35.0%	55.0%	75.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF06	0.0%	0.0%	0.0%	2.0%	4.0%	6.0%	8.0%	8.0%	10.0%	14.0%	16.0%	18.0%	20.0%	25.0%	27.0%	30.0%	32.0%
PROF08	0.0%	0.0%	0.0%	10.0%	15.0%	25.0%	35.0%	50.0%	60.0%	75.0%	80.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%
PROF09	0.0%	0.0%	0.0%	5.0%	15.0%	20.0%	35.0%	45.0%	50.0%	55.0%	65.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%
PUBL01	0.0%	0.0%	0.0%	5.0%	10.0%	10.0%	15.0%	20.0%	25.0%	30.0%	30.0%	40.0%	45.0%	50.0%	55.0%	65.0%	75.0%
PUBL02	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	15.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
PUBL05	0.0%	0.0%	0.0%	15.0%	20.0%	35.0%	50.0%	50.0%	60.0%	65.0%	70.0%	75.0%	80.0%	90.0%	100.0%	100.0%	100.0%
PUBL06	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
PUBL08	0.0%	0.0%	0.0%	5.0%	15.0%	25.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL09	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	25.0%	25.0%	30.0%	35.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%
PUBL10	0.0%	0.0%	0.0%	10.0%	20.0%	25.0%	35.0%	45.0%	55.0%	65.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA01	0.0%	0.0%	0.0%	10.0%	10.0%	10.0%	10.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	30.0%	30.0%	30.0%
REPA04	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
REPA09	0.0%	0.0%	0.0%	5.0%	10.0%	20.0%	30.0%	45.0%	55.0%	65.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%
RETA01	0.0%	0.0%	0.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	50.0%	50.0%	50.0%	50.0%	50.0%	75.0%	75.0%
RETA02	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
RETA03	0.0%	0.0%	0.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
RETA05	0.0%	0.0%	0.0%	20.0%	25.0%	30.0%	35.0%	40.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA07	0.0%	0.0%	0.0%	10.0%	30.0%	30.0%	30.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	60.0%	80.0%	90.0%
RETA08	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%
RETA09	0.0%	0.0%	0.0%	15.0%	20.0%	25.0%	30.0%	40.0%	50.0%	60.0%	65.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%
RETA10	0.0%	0.0%	0.0%	5.0%	10.0%	20.0%	35.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
minimum	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
average	0.0%	0.0%	0.0%	7.9%	13.7%	19.1%	25.9%	33.4%	40.5%	47.7%	53.4%	57.4%	64.8%	68.6%	72.4%	74.1%	75.7%
maximum	0.0%	0.0%	0.0%	25.0%	35.0%	55.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

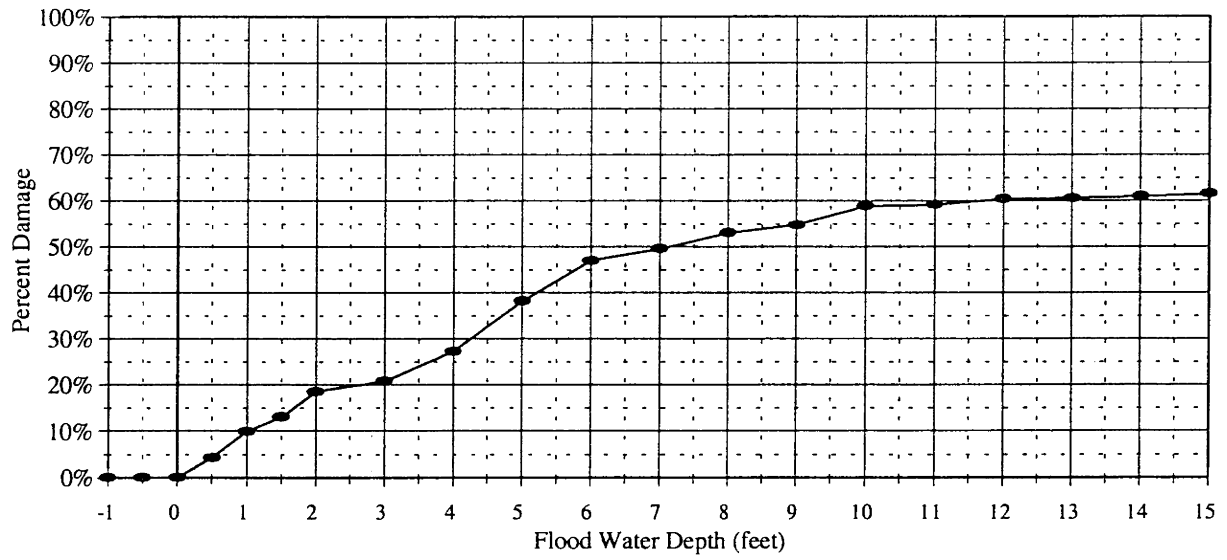


Figure 28. Operator Interview Curve for Metal Frame Walls Structures

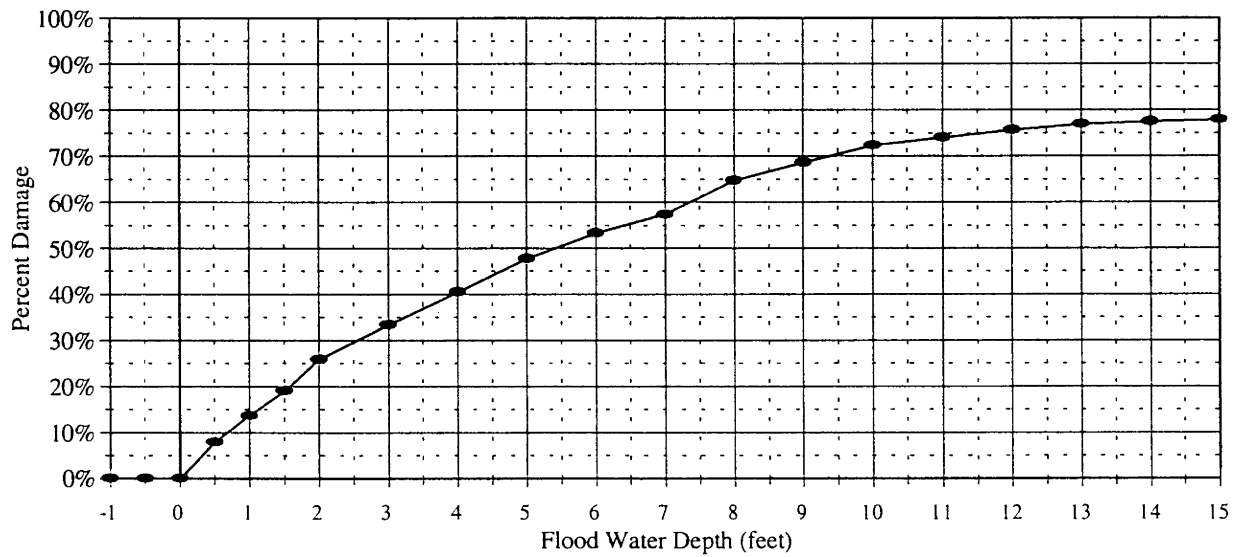


Figure 29. Operator Interview Curve for Masonry Bearing Walls Structures

**Table 73. Operator Interview Depth-Damage Estimates
For Wood or Steel Frame Structures**

Sample Number	Flood Level (feet)																
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																
EAT106	0.0%	0.0%	0.0%	0.0%	10.0%	40.0%	45.0%	50.0%	50.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%
EAT109	0.0%	0.0%	0.0%	0.0%	10.0%	25.0%	40.0%	50.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC01	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	20.0%	25.0%	25.0%	25.0%	80.0%	80.0%	80.0%	80.0%	80.0%	100.0%	100.0%
GROC04	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	20.0%	25.0%	30.0%	40.0%	50.0%	50.0%	60.0%	70.0%	80.0%	80.0%	90.0%
GROC06	0.0%	0.0%	0.0%	0.0%	20.0%	25.0%	50.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%
MULT01	0.0%	0.0%	0.0%	0.0%	4.0%	4.0%	10.0%	12.0%	14.0%	16.0%	18.0%	20.0%	24.0%	28.0%	32.0%	40.0%	50.0%
MULT02	0.0%	0.0%	0.0%	0.0%	6.0%	6.0%	10.0%	11.0%	15.0%	15.0%	18.0%	20.0%	24.0%	28.0%	32.0%	40.0%	50.0%
MULT03	0.0%	0.0%	0.0%	0.0%	20.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MULT04	0.0%	0.0%	0.0%	0.0%	20.0%	20.0%	20.0%	20.0%	30.0%	40.0%	40.0%	40.0%	40.0%	50.0%	50.0%	50.0%	80.0%
MULT05	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	10.0%	12.0%	12.0%	15.0%	20.0%	30.0%	35.0%	40.0%	45.0%	50.0%	65.0%
MULT06	0.0%	0.0%	0.0%	0.0%	3.0%	5.0%	5.0%	6.0%	10.0%	10.0%	20.0%	20.0%	20.0%	30.0%	30.0%	30.0%	60.0%
MULT07	0.0%	0.0%	0.0%	0.0%	30.0%	30.0%	30.0%	40.0%	50.0%	60.0%	70.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MULT08	0.0%	0.0%	0.0%	0.0%	5.0%	20.0%	25.0%	35.0%	40.0%	50.0%	55.0%	65.0%	70.0%	75.0%	80.0%	90.0%	100.0%
MULT09	0.0%	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	30.0%	40.0%	45.0%	50.0%	60.0%	70.0%	75.0%	80.0%	90.0%	100.0%
MULT10	0.0%	0.0%	0.0%	0.0%	85.0%	85.0%	85.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%
PROF01	0.0%	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	45.0%	45.0%	55.0%	65.0%	80.0%	90.0%	90.0%	90.0%	100.0%	100.0%
PROF03	0.0%	0.0%	0.0%	0.0%	15.0%	25.0%	35.0%	45.0%	65.0%	85.0%	85.0%	85.0%	85.0%	85.0%	95.0%	100.0%	100.0%
PROF04	0.0%	0.0%	0.0%	0.0%	10.0%	20.0%	25.0%	35.0%	40.0%	45.0%	50.0%	50.0%	50.0%	50.0%	60.0%	70.0%	80.0%
PROF05	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	50.0%	50.0%	50.0%	100.0%
PROF07	0.0%	0.0%	0.0%	0.0%	30.0%	35.0%	55.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	80.0%	90.0%	100.0%
PROF10	0.0%	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	35.0%	40.0%	50.0%	60.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%
PUBL07	0.0%	0.0%	0.0%	0.0%	10.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	75.0%
REPA08	0.0%	0.0%	0.0%	0.0%	5.0%	20.0%	35.0%	40.0%	55.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA04	0.0%	0.0%	0.0%	0.0%	20.0%	30.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	65.0%	70.0%	75.0%	80.0%	80.0%
RETA06	0.0%	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	30.0%	40.0%	50.0%	50.0%	50.0%	80.0%	80.0%	90.0%	100.0%	100.0%
WARE02	0.0%	0.0%	0.0%	0.0%	10.0%	10.0%	10.0%	10.0%	10.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
minimum	0.0%	0.0%	0.0%	0.0%	4.0%	4.0%	5.0%	6.0%	10.0%	10.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	50.0%
average	0.0%	0.0%	0.0%	0.0%	11.9%	23.5%	31.0%	38.1%	43.1%	50.8%	57.0%	60.6%	69.2%	71.8%	75.5%	77.5%	83.7%
maximum	0.0%	0.0%	0.0%	0.0%	85.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, February 1997.

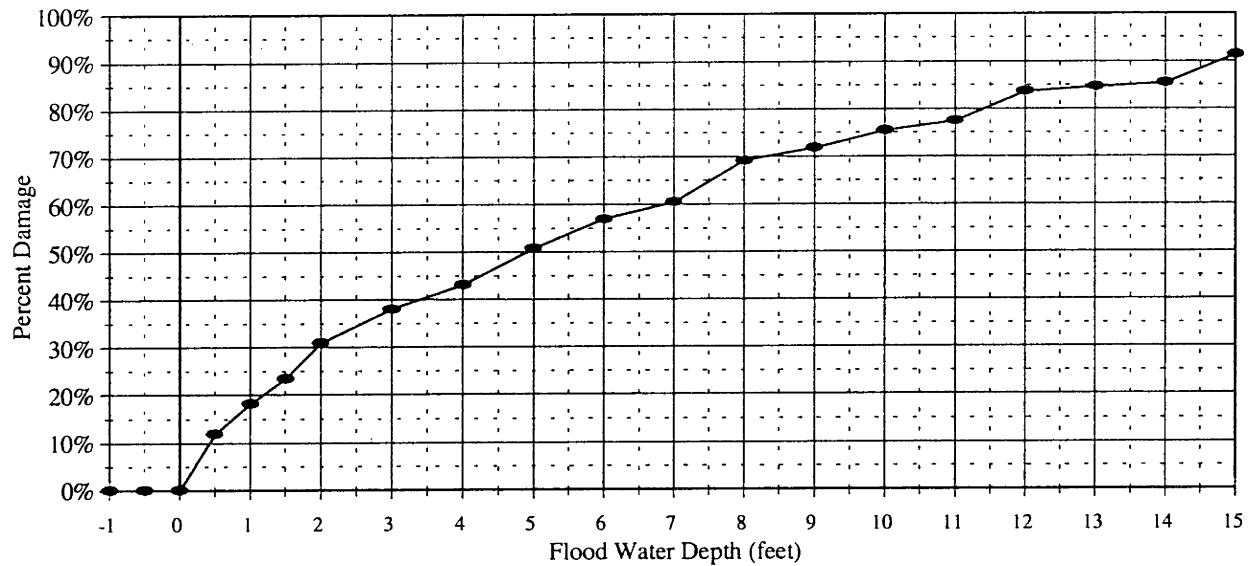


Figure 30. Operator Interview Curve for Wood or Steel Frame Structures

E. Commercial Structure Values and Content Value as a Percent of Structure Value

17. Content-to-structure value ratios were computed for each sample business, based on the total content value developed from the commercial operator interviews and on Marshall & Swift estimates of depreciated structure value. Each interviewed owner/operator was asked if they knew the market value of the property in question. Some had recent appraisals or insurance estimates for both the land and the structure. However, a reliable estimate could not be obtained from all operators. As a consequence, the Marshall & Swift estimator service was used as a consistent source of depreciated structure value.

18. Table 74 provides a summary of content value, structure value, and content value as a percent of structure value for each sample business, as well as averages for each commercial content category.

Table 74. Content Values, Structure Values, and CSV
from Operator Interviews

Sample Number	Square Footage	Structure Value		Content Value	CSV
		Operator Estimate	Marshall & Swift		
EATI01	3,500	\$500,000	\$149,339	\$12,150	0.08
EATI02	4,000	\$250,000	\$88,390	\$75,000	0.85
EATI03	26,000	\$85,000	\$289,016	\$380,500	1.32
EATI04	31,500	\$150,000	\$266,540	\$449,500	1.69
EATI05	2,800	\$500,000	\$147,489	\$55,200	0.37
EATI06	2,800	\$75,000	\$203,107	\$49,500	0.24
EATI07	2,100	\$400,000	\$96,415	\$759,500	7.88
EATI08	2,000	\$350,000	\$28,503	\$465,500	16.33
EATI09	1,250	\$100,000	\$13,485	\$19,300	1.43
EATI10	2,000	unknown	\$199,100	\$79,500	0.40
minimum	1,250	\$75,000	\$13,485	\$12,150	0.08
average	7,795	\$267,778	\$142,279	\$234,565	3.06
maximum	31,500	\$500,000	\$289,016	\$759,500	7.88
GROC01	900	\$30,000	\$38,445	\$7,000	0.18
GROC02	2,500	\$18,000	\$38,880	\$43,000	1.11
GROC03	2,900	\$80,000	\$85,496	\$28,000	0.33
GROC04	70,000	unknown	\$2,933,332	\$2,980,000	1.02
GROC05	6,000	\$50,000	\$39,249	\$67,000	1.71
GROC06	3,800	\$85,000	\$347,476	\$59,500	0.17
GROC07	1,500	\$90,000	\$22,306	\$63,000	2.82
GROC08	3,500	\$160,000	\$42,882	\$132,000	3.08
GROC09	1,800	\$85,000	\$60,165	\$95,000	1.58
GROC10	2,600	\$75,000	\$38,963	\$32,800	0.84
minimum	900	\$18,000	\$22,306	\$7,000	0.17
average	9,550	\$74,778	\$364,719	\$350,730	1.28
maximum	70,000	\$160,000	\$2,933,332	\$2,980,000	3.08
MULT01	8,160	unknown	\$416,228	\$18,600	0.04
MULT02	22,500	\$700,000	\$536,519	\$160,200	0.30
MULT03	8,000	\$230,000	\$208,933	\$79,950	0.38
MULT04	8,320	\$144,000	\$272,016	\$50,000	0.18
MULT05	13,600	\$300,000	\$754,895	\$174,400	0.23
MULT06	10,800	\$225,000	\$427,072	\$205,600	0.48
MULT07	14,248	\$1,000,000	\$594,717	\$170,700	0.29
MULT08	30,000	\$198,300	\$277,788	\$14,680	0.05
MULT09	3,400	\$44,688	\$151,126	\$38,200	0.25
MULT10	4,950	\$140,000	\$215,542	\$27,300	0.13
minimum	3,400	\$44,688	\$151,126	\$14,680	0.04
average	12,398	\$331,332	\$385,484	\$93,963	0.23
maximum	30,000	\$1,000,000	\$754,895	\$205,600	0.48
PROF01	4,000	\$110,000	\$314,423	\$252,000	0.80
PROF02	4,600	\$150,000	\$239,840	\$73,000	0.30
PROF03	1,610	\$27,500	\$88,581	\$34,000	0.38
PROF04	1,600	\$50,000	\$120,197	\$48,000	0.40
PROF05	11,000	\$600,000	\$424,786	\$136,000	0.32
PROF06	25,000	\$2,250,000	\$2,027,665	\$1,000,000	0.49
PROF07	2,000	\$80,000	\$90,275	\$55,000	0.61
PROF08	5,000	\$300,000	\$263,571	\$94,500	0.36
PROF09	4,500	\$1,890,000	\$350,540	\$1,060,000	3.02
PROF10	4,000	\$520,000	\$253,823	\$293,000	1.15

Sample Number	Square Footage	Structure Value		Content Value	CSVR
		Operator Estimate	Marshall & Swift		
minimum	1,600	\$27,500	\$88,581	\$34,000	0.30
average	6,331	\$597,750	\$417,370	\$304,550	0.78
maximum	25,000	\$2,250,000	\$2,027,665	\$1,060,000	3.02
PUBL01	26,000	\$2,000,000	\$728,208	\$64,000	0.09
PUBL02	3,000	\$242,391	\$43,578	\$45,000	1.03
PUBL03	11,053	\$535,123	\$570,556	\$132,200	0.23
PUBL04	76,800	\$2,670,755	\$201,446	\$629,146	3.12
PUBL05	16,000	\$1,200,000	\$1,360,480	\$130,000	0.10
PUBL06	3,200	\$142,000	\$277,594	\$746,000	2.69
PUBL07	9,400	\$500,000	\$555,484	\$52,400	0.09
PUBL08	4,500	\$900,000	\$263,878	\$70,500	0.27
PUBL09	15,000	\$1,750,000	\$432,160	\$110,000	0.25
PUBL10	8,000	\$1,500,000	\$394,020	\$110,000	0.28
minimum	3,000	\$142,000	\$43,578	\$45,000	0.09
average	17,295	\$1,144,027	\$482,740	\$208,925	0.82
maximum	76,800	\$2,670,755	\$1,360,480	\$746,000	3.12
REPA01	1,500	\$25,000	\$218,187	\$27,100	0.12
REPA02	3,600	\$100,000	\$138,094	\$92,500	0.67
REPA03	24,000	\$350,000	\$454,450	\$500,000	1.10
REPA04	14,000	\$50,000	\$88,964	\$605,000	6.80
REPA05	5,000	\$250,000	\$59,805	\$100,000	1.67
REPA06	2,700	\$50,000	\$31,276	\$50,000	1.60
REPA07	3,200	\$100,000	\$77,549	\$114,000	1.47
REPA08	6,000	\$120,000	\$24,962	\$89,000	3.57
REPA09	2,500	\$75,000	\$12,924	\$26,100	2.02
REPA10	3,500	\$23,000	\$16,836	\$102,000	6.06
minimum	2,500	\$23,000	\$12,924	\$26,100	0.12
average	7,167	\$124,222	\$112,305	\$170,570	2.51
maximum	24,000	\$350,000	\$454,450	\$605,000	6.80
RETA01	96,000	\$8,000,000	\$5,032,315	\$8,600,000	1.71
RETA02	2,400	unknown	\$49,421	\$75,500	1.53
RETA03	2,200	unknown	\$2,311,405	\$178,500	0.08
RETA04	59,000	\$1,700,000	\$1,524,554	\$1,060,000	0.70
RETA05	800	\$50,000	\$45,220	\$18,000	0.40
RETA06	3,500	\$200,000	\$96,211	\$385,000	4.00
RETA07	12,000	\$150,000	\$242,517	\$190,000	0.78
RETA08	12,500	\$450,000	\$238,081	\$327,500	1.38
RETA09	2,250	\$75,000	\$41,108	\$44,000	1.07
RETA10	2,100	unknown	\$24,196	\$76,500	3.16
minimum	800	\$50,000	\$24,196	\$18,000	0.08
average	19,275	\$1,517,857	\$960,503	\$1,095,500	1.48
maximum	96,000	\$8,000,000	\$5,032,315	\$8,600,000	4.00
WARE01	17,000	\$200,000	\$243,605	\$413,000	1.70
WARE02	2,400	\$50,000	\$6,623	\$8,000	1.21
WARE03	5,000	\$125,000	\$92,339	\$19,500	0.21
WARE04	100,000	\$850,000	\$319,216	\$1,460,000	4.57
WARE05	3,600	\$55,000	\$42,198	\$104,000	2.46
WARE06	6,000	\$100,000	\$67,433	\$358,000	5.31
WARE07	26,250	\$250,000	\$311,824	\$500,000	1.60
WARE08	8,400	\$115,000	\$244,052	\$115,000	0.47
WARE09	43,200	\$500,000	\$2,114,619	\$1,103,000	0.52
WARE10	8,000	\$145,000	\$18,228	\$349,500	19.17
minimum	2,400	\$50,000	\$6,623	\$8,000	0.21
average	21,985	\$239,000	\$346,014	\$443,000	3.72
maximum	100,000	\$850,000	\$2,114,619	\$1,460,000	19.17

Source: G.E.C., Inc., and Commercial Operator Interviews, October-November 1996.

VII. PROBABILITY DISTRIBUTION FUNCTIONS FOR DEPTH-DAMAGE AND CSV

1. With the inherent risk and uncertainty involved in the development of depth-damage relationships and CSV, it is useful to provide some descriptor of this risk. Probability distribution functions describe the distribution of observations around the expected mean. The distributions conform to those used in the Lotus 1-2-3 @RISK software, which provides a framework for incorporating risk in the analysis of economic benefits for flood control projects.
2. The expert panels estimated a minimum, maximum, and most likely percent damage for all depth-damage relationships in this study effort. A triangular distribution, defined in @RISK as “@TRIANG(min, most likely, max),” should be used to describe the risk associated with the use of depth-damage estimates made by the expert panel.
3. Residential and commercial content information developed from the interviews associated with this study provide a useful set of CSV. The ratio data was grouped for each content category, and a normal distribution, defined by @RISK as “@NORMAL(mean, standard deviation),” was determined to best describe the risk associated with the use of CSV estimated from interviews. The @RISK formulas for CSV in each content category are:

Residential CSV

1-Story (1S)	@Normal (0.71, 0.24)
2-Story (2S)	@Normal (0.50, 0.30)
Mobile Home (MH)	@Normal (1.48, 0.69)

Commercial CSV

Eating (EAT)	@Normal (4.28, 7.03)
Grocery (GROC)	@Normal (1.28, 0.98)
Multi-Family (MULT)	@Normal (0.23, 0.13)
Professional (PROF)	@Normal (0.78, 0.79)
Public (PUBL)	@Normal (0.82, 1.08)
Repair (REPA)	@Normal (2.51, 2.15)
Retail (RETA)	@Normal (1.48, 1.17)
Warehouse (WARE)	@Normal (3.72, 5.40)

VIII. VEHICLE DEPTH-DAMAGE RELATIONSHIPS

1. Estimates of damage to vehicles at various flood depths of flooding was determined through interviews with three automobile dealership operators in the study area. These operators were interviewed in much the same manner as the owner/operator interviews for commercial contents. The automobile dealers were questioned about vehicle values and percent damage to vehicles at depths of flooding above the road surface. The survey concentrated on three broad classes of automobiles (compact, mid-size, and full-size). Average vehicle value and depth-damage estimates were supplied by the operators for each automobile category. The vehicle dealer survey results appear in Table 62. Figure 31 shows a graphical comparison of the vehicle depth-damage estimates.

Table 75. Operator Interview Depth-Damage Estimates for Vehicles

Sample Number and Vehicle Type	Market Value	Flood Depth (feet above road Surface)				
		0.5	1.0	1.5	2.0	3.0
1 Compact	\$13,000	0.0	8.0	14.0	19.0	100.0
1 Mid-Size	\$17,000	0.0	6.0	11.0	15.0	100.0
1 Full-Size	\$25,000	0.0	4.0	7.0	10.0	100.0
2 Compact	\$15,000	0.0	6.0	12.0	17.0	100.0
2 Mid-Size	\$20,000	0.0	5.0	13.0	25.0	100.0
2 Full-Size	\$33,000	0.0	3.0	15.0	24.0	100.0
3 Compact	\$13,000	0.0	0.0	19.0	100.0	100.0
3 Mid-Size	\$20,000	0.0	0.0	15.0	100.0	100.0
3 Full-Size	\$28,000	0.0	0.0	14.0	100.0	100.0
Avg. Compact	\$13,667	0.0	4.7	15.0	45.3	100.0
Avg. Mid-Size	\$19,000	0.0	3.7	13.0	46.7	100.0
Avg. Full-Size	\$28,667	0.0	2.3	12.0	44.7	100.0

Sources: G.E.C., Inc., and Commercial Operator Interviews, January 1996.

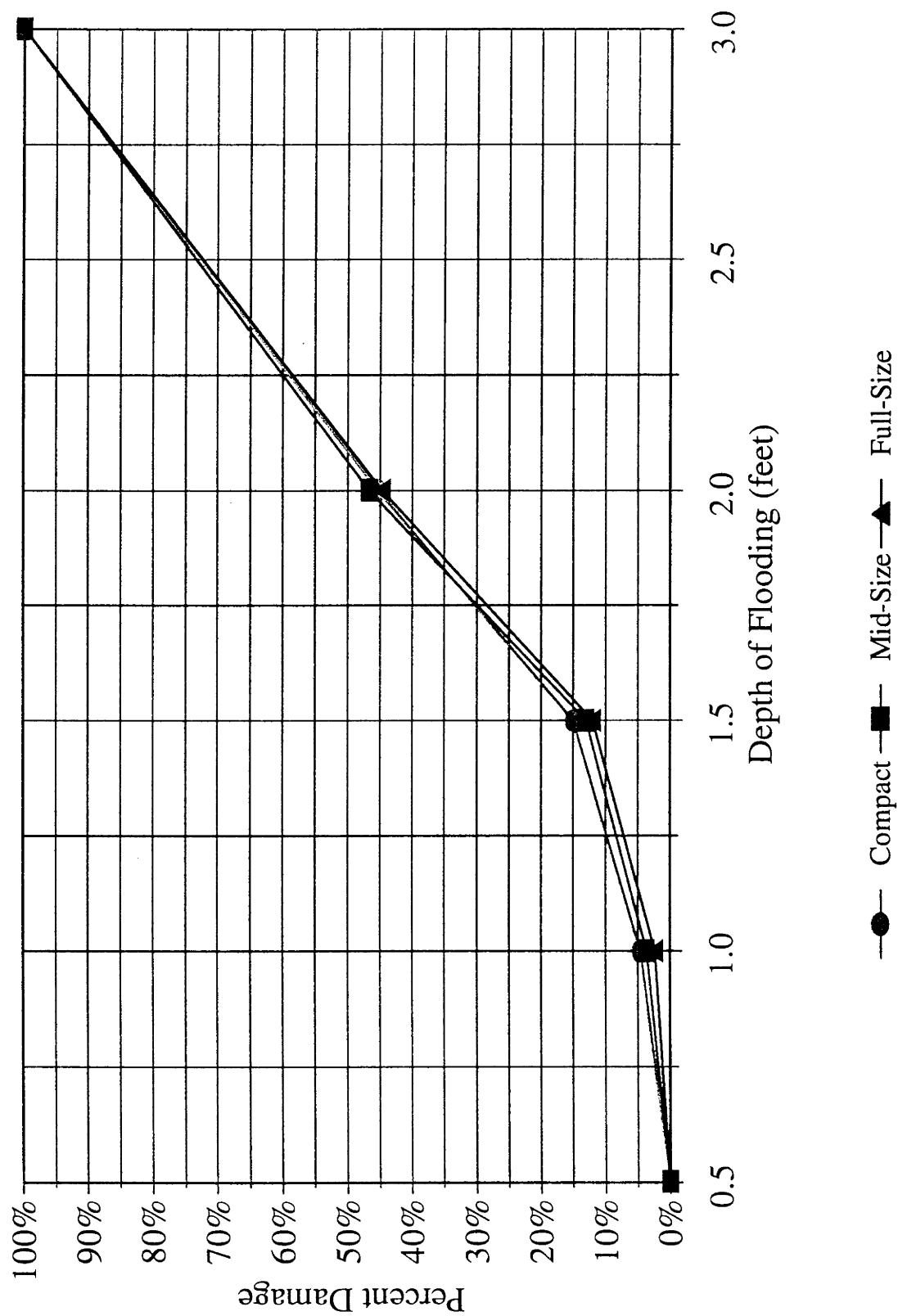


Figure 31. Graphical Comparison of Vehicle Depth-Damage Estimates

IX. RECONCILIATION WITH EXISTING DEPTH-DAMAGE DATA

1. The New Orleans District has provided Flood Insurance Agency (FIA) depth-damage relationships for Terrebonne Parish to be compared with the results of this study effort. Also, a comparison of the results from this contract and those developed in previous studies for the Lake Pontchartrain Hurricane Protection Plan (LPHPP), Monroe/Ouachita Parish, and Jefferson and Orleans Parishes are covered in this section. Differences between curves and CSVr are found in the comparison of study results due to the use of various sources and methodologies inherent to the different study areas. An assessment of the reasonableness and utility of the FIA curves independently and with respect to the curves developed under this and previous contracts is also provided in the following sections.

A. Overview of Lake Pontchartrain Hurricane Protection Plan Data

2. Under contract with the Vicksburg District USACE in 1979, CH2M Hill, Inc., completed studies for the development of depth-damage relationships and CSVr for the LPHPP reanalysis conducted by the NOD. The LPHPP ratios and depth-damage relationships resulting from the CH2M Hill analyzes are shown in tables 76 through 79. These data were developed from sample interviews and through the professional knowledge of the CH2M Hill staff.

3. LPHPP commercial content categories are almost directly comparable to the categories used in this study. The LPHPP commercial ratios shown in Table 76 were developed as the ratio of 1978 depreciated replacement value of contents to 1978 depreciated replacement value of structure. Since the result is a ratio, it was not necessary to update the 1978 values to current levels. However, for the residential ratios shown in Table 77, the LPHPP categories are by content value ranges or structure value ranges. In order to compare these ranges to the current study results, the average content value for each residential content category in this study was converted from 1996 to 1978 values using the Consumer Price Index (CPI) of 41.5 percent of one 1996 dollar equal to one 1978 dollar.

4. As shown in the tables, LPHPP content and structure categories are almost all directly comparable to the categories used in the current study for both residential and commercial properties, including freshwater and saltwater depth-damage relationships. The LPHPP curves also provide a suitable range of depths of flooding for comparison with the curves developed in the current study. Aggregated estimates were made for some of the LPHPP commercial content categories. Tables 78 and 79 show these aggregates under the content acronyms used in the current study. The individual LPHPP commercial content headings in tables 78 and 79 show in parentheses the new category that each was aggregated into, if applicable. These two tables also show the freshwater and saltwater curves, respectively. Generally, differences in percent damages resulting from saltwater and freshwater are minimal for the LPHPP curves and they do not distinguish short or long duration flooding.

Table 76. LPHPP Commercial Content-to-Structure Value Ratios

LPHPP Content Category	CSVR
BUSINESS SERVICES	1.09
PUBLIC GATHERING PLACES	0.24
CLEANING, MAINTENANCE, GROOMING	2.09
CONTRACTOR OPERATIONS	0.97
DEPARTMENT STORES	2.05
EATING & DRINKING ESTABLISHMENTS	1.02
GAS SERVICE STATIONS	0.83
GROCERY STORES	0.84
SPECIALTY FOOD STORES	0.98
HOME & AUTO SUPPLIES, APPLIANCES	1.27
MEDICAL BUILDING	0.41
PROPRIETARY (DRUG) STORES	1.29
REPAIR SERVICES	1.52
READY TO WEAR	1.90
MISCELLANEOUS (NON-RESIDENTIAL)	1.13

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

**Table 77. LPHPP Residential Content-to-Structure Value Ratios
(October 1978 Dollars)**

Structure Value Range (\$)	CSVR	Contents Value Range (\$)
000 - 10,000	0.75	000 - 7,500
10,001 - 20,000	0.72	7,200 - 14,400
20,001 - 30,000	0.67	13,400 - 20,100
30,001 - 40,000	0.62	18,600 - 24,800
40,001 - 50,000	0.57	22,800 - 28,500
50,001 - 60,000	0.52	26,000 - 31,200
60,001 - 70,000	0.49	29,400 - 34,300
70,001 - 80,000	0.48	33,600 - 38,400
80,001 - 90,000	0.47	37,600 - 42,300
90,001 - 100,000	0.47	42,300 - 47,000
>100,000	0.47	>47,000

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

Table 78. LPHPP Freshwater Depth-Damage Relationships

Flood Depth (feet)																
-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
Cumulative Percent (%) of Total Value Lost at Each foot of Flood Water																
1STORY-STRUCTURE																
0.0%	0.0%	9.0%	18.7%	26.0%	32.3%	36.7%	43.0%	48.0%	51.4%	54.2%	56.0%	57.8%	59.0%	59.9%	60.0%	60.0%
2STORY-STRUCTURE																
0.0%	0.5%	7.5%	12.3%	15.7%	18.3%	20.7%	24.4%	26.8%	28.6%	29.9%	30.0%	30.7%	37.0%	42.3%	46.1%	48.2%
MOBILE HOME-STRUCTURE																
0.0%	2.0%	30.0%	63.5%	76.8%	87.0%	92.0%	97.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1STORY & MOBILE HOME-CONTENTS																
0.0%	0.0%	0.0%	11.5%	21.5%	31.0%	39.7%	52.5%	61.7%	67.3%	70.7%	72.6%	74.1%	75.7%	76.6%	77.5%	78.0%
2STORY-CONTENTS																
0.0%	0.0%	0.0%	10.0%	16.0%	20.0%	23.6%	28.1%	30.3%	33.5%	35.0%	36.0%	37.0%	37.9%	39.3%	44.8%	50.5%
BUSINESS SERVICES CONTENTS (PROF)																
0.0%	0.0%	0.0%	14.0%	25.0%	32.3%	39.5%	50.0%	57.5%	62.0%	64.0%	65.2%	66.0%	66.0%	66.3%	66.5%	66.8%
"PROF" CONTENTS																
0.0%	0.0%	0.0%	21.5%	29.1%	33.9%	38.6%	45.5%	50.6%	54.0%	56.0%	57.5%	58.5%	59.0%	59.7%	60.2%	60.6%
"PUBL" PUBLIC GATHERING, COMMUNICATIONS, TRANSPORTATION, UTILITIES-CONTENTS																
0.0%	0.0%	0.0%	4.0%	7.8%	10.7%	13.2%	17.0%	20.0%	22.9%	25.0%	27.0%	29.2%	31.0%	32.7%	34.0%	34.9%
CLEANING, MAINTENANCE, GROOMING-CONTENTS (RETA)																
0.0%	0.0%	0.0%	21.0%	36.0%	46.8%	55.0%	66.0%	71.0%	74.0%	76.0%	78.0%	79.4%	80.0%	80.0%	80.1%	80.2%
"RETA" CONTENTS																
0.0%	0.0%	0.0%	12.5%	24.1%	33.6%	41.7%	54.5%	64.7%	72.6%	78.5%	81.2%	83.2%	84.7%	85.8%	86.6%	87.1%
"WARE" CONTRACTOR OPERATIONS-CONTENTS																
0.0%	0.0%	0.0%	14.5%	21.0%	27.0%	33.0%	42.0%	50.5%	57.0%	64.5%	70.0%	74.0%	77.5%	80.0%	82.0%	83.0%
DEPARTMENT STORES-CONTENTS (RETA)																
0.0%	0.0%	0.0%	2.0%	9.0%	15.0%	20.0%	29.0%	37.3%	43.5%	48.7%	53.0%	57.0%	60.8%	63.8%	66.1%	68.3%
"EAT" EATING & DRINKING ESTABLISHMENTS-CONTENTS																
0.0%	0.0%	0.0%	3.0%	13.8%	24.0%	32.0%	45.0%	54.7%	62.0%	66.0%	69.0%	71.0%	72.7%	74.0%	75.7%	76.2%
GAS SERVICE STATIONS-CONTENTS (GROC)																
0.0%	0.0%	0.0%	10.0%	15.5%	21.3%	26.6%	39.0%	50.5%	60.0%	69.0%	76.5%	84.0%	90.0%	93.8%	95.9%	96.3%
"GROC" CONTENTS																
0.0%	0.0%	0.0%	17.7%	27.8%	35.0%	40.8%	51.4%	59.6%	66.4%	72.2%	76.6%	80.6%	83.8%	85.9%	87.4%	88.0%
GROCERY STORES-CONTENTS (GROC)																
0.0%	0.0%	0.0%	30.0%	40.0%	47.0%	52.0%	60.3%	67.0%	72.5%	76.8%	79.5%	81.8%	83.3%	84.5%	85.7%	86.1%
SPECIALTY FOOD STORES-CONTENTS (GROC)																
0.0%	0.0%	0.0%	13.0%	28.0%	36.7%	43.7%	55.0%	61.4%	66.7%	70.8%	73.7%	76.0%	78.0%	79.4%	80.5%	81.7%
HOME & AUTO SUPPLIES, APPLIANCES-CONTENTS (REPA)																
0.0%	0.0%	0.0%	26.0%	31.5%	37.3%	42.4%	53.8%	63.7%	69.5%	73.6%	76.5%	78.8%	80.3%	81.3%	81.9%	82.1%
"REPA" CONTENTS																
0.0%	0.0%	0.0%	20.0%	26.8%	33.7%	39.9%	53.9%	67.4%	76.7%	83.2%	87.2%	89.4%	90.2%	90.7%	91.0%	91.1%
MEDICAL BUILDING-CONTENTS (PROF)																
0.0%	0.0%	0.0%	29.0%	33.2%	35.5%	37.7%	40.9%	43.7%	46.0%	47.9%	49.7%	51.0%	52.0%	53.0%	53.9%	54.4%
DRUG STORES-CONTENTS (RETA)																
0.0%	0.0%	0.0%	11.0%	18.0%	26.6%	34.5%	51.0%	68.4%	85.0%	97.2%	99.0%	99.3%	99.7%	99.9%	100.0%	100.0%
REPAIR SERVICES-CONTENTS (REPA)																
0.0%	0.0%	0.0%	14.0%	22.0%	30.0%	37.4%	54.0%	71.0%	83.8%	92.8%	97.8%	100.0%	100.0%	100.0%	100.0%	100.0%
READY TO WEAR-CONTENTS (RETA)																
0.0%	0.0%	0.0%	16.0%	33.3%	46.0%	57.1%	72.0%	82.0%	87.7%	92.0%	94.8%	97.1%	98.3%	99.6%	100.0%	100.0%
MISCELLANEOUS (NON-RESIDENTIAL)-CONTENTS																
0.0%	0.0%	0.0%	14.7%	24.0%	31.5%	38.2%	48.9%	57.4%	63.6%	68.1%	71.3%	73.5%	75.1%	76.3%	77.3%	77.8%
NON-RESIDENTIAL-STRUCTURE																
0.0%	0.0%	0.0%	4.9%	8.6%	11.9%	14.3%	18.4%	20.6%	22.0%	22.2%	22.4%	23.8%	25.9%	29.0%	33.0%	37.0%
PERSONAL AUTOMOBILE																
0.0	0.5	1.0	1.5	2.0	2.5	3.0										
0.0%	1.0%	15.3%	27.0%	41.3%	88.7%	100.0%										

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

Table 79. LPHPP Saltwater Depth-Damage Relationships

Flood Depth (feet)																			
-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
Cumulative Percent (%) of Total Value Lost at Each foot of Flood Water																			
1STORY-STRUCTURE																			
0.0%	0.5%	14.5%	22.9%	29.3%	34.0%	38.0%	44.3%	49.0%	52.9%	55.7%	57.9%	59.5%	60.8%	61.5%	62.1%	62.4%	62.5%	62.5%	62.5%
2STORY-STRUCTURE																			
0.0%	0.5%	7.5%	12.3%	15.7%	18.3%	20.7%	24.4%	26.8%	28.6%	29.9%	30.0%	30.7%	37.0%	42.3%	46.1%	48.2%	49.9%	50.3%	50.5%
MOBILE HOME-STRUCTURE																			
0.0%	2.0%	30.0%	63.5%	76.8%	87.0%	92.0%	97.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1STORY & MOBILE HOME-CONTENTS																			
0.0%	0.0%	0.0%	11.5%	21.5%	31.0%	39.7%	52.5%	61.7%	67.3%	70.7%	72.6%	74.1%	75.7%	76.6%	77.5%	78.0%	78.2%	78.6%	79.0%
2STORY-CONTENTS																			
0.0%	0.0%	0.0%	10.0%	16.0%	20.0%	23.6%	28.1%	30.3%	33.5%	35.0%	36.0%	37.0%	37.9%	39.3%	44.8%	50.5%	55.9%	62.0%	66.9%
BUSINESS SERVICES CONTENTS (PROF)																			
0.0%	0.0%	0.0%	14.0%	26.0%	35.0%	42.0%	51.0%	57.5%	62.2%	64.5%	66.5%	67.5%	67.8%	68.0%	68.1%	68.4%	69.0%	69.4%	69.9%
"PROF" CONTENTS																			
0.0%	0.0%	0.0%	15.0%	29.7%	40.5%	49.6%	61.5%	69.8%	75.0%	78.3%	80.7%	82.3%	83.1%	83.8%	84.1%	84.2%	84.5%	84.7%	85.0%
"PUBL" PUBLIC GATHERING, COMMUNICATIONS, TRANSPORTATION, UTILITIES-CONTENTS																			
0.0%	0.0%	0.0%	4.0%	7.8%	10.7%	13.2%	17.0%	20.0%	22.9%	25.0%	27.0%	29.2%	31.0%	32.7%	34.0%	34.9%	35.8%	36.0%	36.4%
CLEANING, MAINTENANCE, GROOMING-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	32.0%	48.0%	58.0%	65.7%	74.0%	78.3%	81.0%	83.0%	84.0%	85.0%	86.0%	86.2%	86.5%	86.6%	86.8%	87.0%	87.0%
"RETA" CONTENTS																			
0.0%	0.0%	0.0%	13.7%	24.7%	32.7%	39.3%	48.4%	54.6%	58.6%	61.5%	63.6%	65.7%	67.8%	69.7%	71.4%	73.0%	74.4%	75.3%	75.8%
"WARE" CONTRACTOR OPERATIONS-CONTENTS																			
0.0%	0.0%	0.0%	15.3%	24.0%	31.0%	36.0%	44.0%	52.0%	60.0%	66.0%	71.0%	75.5%	78.0%	80.0%	82.0%	83.0%	84.0%	85.0%	85.8%
DEPARTMENT STORES-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	2.0%	9.0%	15.0%	20.0%	29.0%	37.3%	43.5%	48.7%	53.0%	57.0%	60.8%	63.8%	66.1%	68.3%	70.6%	72.1%	73.9%
"EATI" EATING & DRINKING ESTABLISHMENTS-CONTENTS																			
0.0%	0.0%	0.0%	4.0%	16.0%	26.9%	35.0%	48.0%	57.0%	64.0%	68.0%	71.5%	74.0%	75.8%	76.8%	78.0%	78.8%	79.6%	80.0%	80.0%
GAS SERVICE STATIONS-CONTENTS (GROC)																			
0.0%	0.0%	0.0%	11.0%	17.2%	23.0%	30.0%	41.5%	52.0%	62.0%	71.0%	78.0%	85.6%	91.0%	95.3%	96.5%	97.8%	98.1%	99.4%	99.4%
"GROC" CONTENTS																			
0.0%	0.0%	0.0%	18.0%	28.4%	35.6%	41.9%	52.3%	60.1%	67.1%	72.9%	77.1%	81.1%	84.1%	86.4%	87.6%	88.5%	88.8%	89.3%	89.4%
GROCERY STORES-CONTENTS (GROC)																			
0.0%	0.0%	0.0%	30.0%	40.0%	47.0%	52.0%	60.3%	67.0%	72.5%	76.8%	79.5%	81.8%	83.3%	84.5%	85.7%	86.1%	86.2%	86.3%	86.5%
SPECIALTY FOOD STORES-CONTENTS (GROC)																			
0.0%	0.0%	0.0%	13.0%	28.0%	36.7%	43.7%	55.0%	61.4%	66.7%	70.8%	73.7%	76.0%	78.0%	79.4%	80.5%	81.7%	82.1%	82.3%	82.3%
HOME & AUTO SUPPLIES, APPLIANCES-CONTENTS (REPA)																			
0.0%	0.0%	0.0%	35.0%	42.3%	48.0%	54.3%	65.5%	75.0%	81.3%	84.3%	86.2%	87.9%	88.9%	89.8%	90.0%	90.1%	90.3%	90.5%	90.7%
"REPA" CONTENTS																			
0.0%	0.0%	0.0%	29.0%	37.2%	43.5%	50.2%	65.4%	78.0%	86.4%	90.8%	93.1%	94.0%	94.5%	94.9%	95.0%	95.1%	95.2%	95.3%	95.4%
MEDICAL BUILDING-CONTENTS (PROF)																			
0.0%	0.0%	0.0%	43.8%	48.0%	50.5%	52.2%	56.0%	58.9%	61.7%	63.7%	65.4%	67.0%	68.1%	70.0%	71.4%	72.1%	72.8%	73.1%	73.3%
DRUG STORES-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	11.0%	18.0%	26.6%	34.5%	51.0%	68.4%	85.0%	97.2%	99.0%	99.3%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
REPAIR SERVICES-CONTENTS (REPA)																			
0.0%	0.0%	0.0%	23.0%	32.0%	39.0%	46.0%	65.3%	81.0%	91.4%	97.3%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
READY TO WEAR-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	16.0%	33.3%	46.0%	57.1%	72.0%	82.0%	87.7%	92.0%	94.8%	97.1%	98.3%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%
MISCELLANEOUS (NON-RESIDENTIAL)-CONTENTS																			
0.0%	0.0%	0.0%	18.2%	28.3%	36.1%	42.8%	52.7%	60.8%	67.3%	71.5%	74.5%	76.9%	78.2%	79.4%	80.4%	81.0%	81.6%	82.1%	82.3%
NON-RESIDENTIAL-STRUCTURE																			
0.0%	0.0%	0.0%	4.9%	8.6%	11.9%	14.3%	18.4%	20.6%	22.0%	22.2%	22.4%	23.8%	25.9%	29.0%	33.0%	37.0%	40.0%	41.9%	42.3%
PERSONAL AUTOMOBILE																			
0.0	0.5	1.0	1.5	2.0	2.5	3.0													
0.0%	1.0%	15.3%	27.0%	41.3%	88.7%	100.0%													

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

B. Overview of Monroe and Jefferson/Orleans Data

5. In addition to the current study, G.E.C., Inc. has conducted depth-damage and CSVr studies for Ouachita and Jefferson/Orleans Parishes under previous contracts with the NOD. The Ouachita/Monroe study, conducted in 1995, was similar in methodology to the current study but smaller in scale. In the Monroe area G.E.C. conducted a limited number of interviews with residential homeowners and commercial business operators for information on content and structure values. After the interviews were completed a single panel of five experts was utilized to estimate depth-damage relationships for residential and commercial content and structure categories. The panel met for one full day at which time they developed curves for the following categories: one-story on pier, one-story on slab, and two-story on slab residential structures and contents; and retail, services, and industrial commercial structures and contents. The Monroe panel considered only freshwater, short duration flooding in their depth-damage estimates. In addition, the Monroe study resulted in CSVr for each of the six residential and commercial categories. Also, all depth-damage and CSVr estimates from the Monroe study are absolute mean or average opinions and do not include any measurement of uncertainty. Table 80 shows all depth-damage curves from the Monroe study while Table 81 provides CSVr from the Monroe, Jefferson/Orleans, FIA, LPHPP, and current Morganza/Atchafalaya studies. For comparison with the later two G.E.C. studies, the commercial content categories utilized in the Monroe study have been expanded. The retail category is assumed to include GROC and RETA ; services covers EATI, PROF, PUBL, and REPA; and industrial covers WARE. There is no comparable category in the Monroe study for the MULT category in the other two studies. For residential contents the Monroe one-story on slab and one-story on pier categories were averaged for comparison with the one-story category in the other studies. Neither mobile home structures nor contents were considered in Monroe. For commercial structures, the Monroe retail category corresponds to the MSNRYB category, services corresponds to WDSTLF, and industrial compares to MTLFRM.

6. The Jefferson/Orleans study, completed in 1996 by G.E.C. followed the same methodology as the current study effort with four minor differences. For the Jefferson/Orleans study nine instead of ten interviews were conducted in each content category, commercial structure depth-damage curves were not developed from operator interviews, the expert panel only considered the short duration freshwater and long duration saltwater scenarios in the development of depth-damage estimates, and a newspaper advertisement was utilized to capture the residential interview participants. All other procedures and processes in developing study results were the same as the current study effort for the Morganza/Atchafalaya study area. Table 82 provides the content depth-damage results from the Jefferson/Orleans study based on expert panel and operator interview estimates. Structure depth-damage curves based on expert opinions from the Jefferson/Orleans study are shown in Table 83.

**Table 80. Monroe Residential and Commercial Content and Structure
Depth-Damage Relationships**

Damage Category	Depth of Flooding (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
Structures																				
	One-Story on Slab Residence	5.0%	15.0%	25.0%	30.0%	35.0%	48.0%	60.0%	77.0%	87.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	On-Story on Pier Residence	15.0%	26.0%	37.0%	44.5%	52.0%	65.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Two-Story on Slab Residence	5.0%	11.0%	17.0%	20.0%	23.0%	30.0%	38.0%	44.0%	52.0%	62.0%	70.0%	78.0%	82.0%	85.0%	88.0%	92.0%	92.0%	92.0%	92.0%
	Commercial Retail	4.0%	8.0%	12.0%	16.0%	20.0%	27.0%	40.0%	53.0%	70.0%	72.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
	Commercial Services	5.0%	15.0%	25.0%	31.5%	38.0%	48.0%	62.0%	77.0%	87.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial Industrial	4.0%	7.0%	10.0%	16.0%	22.0%	40.0%	55.0%	75.0%	88.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Contents																				
	One-Story on Slab Residence	4.5%	18.3%	32.1%	39.9%	47.7%	69.6%	83.2%	89.3%	90.6%	90.6%	90.6%	90.6%	90.6%	91.3%	91.3%	91.3%	91.3%	91.3%	91.3%
	One-Story on Pier Residence	3.5%	19.2%	34.9%	42.6%	50.2%	67.8%	80.1%	88.9%	92.9%	93.2%	93.2%	93.2%	93.2%	93.2%	93.2%	93.2%	93.2%	93.2%	93.2%
	One-Story Residence Average	4.0%	18.8%	33.5%	41.2%	49.0%	68.7%	81.7%	89.1%	91.8%	91.9%	91.9%	91.9%	91.9%	92.3%	92.3%	92.3%	92.3%	92.3%	92.3%
	Two-Story on Slab Residence	3.5%	10.9%	18.3%	23.5%	28.7%	43.4%	51.2%	59.3%	62.4%	63.4%	64.4%	64.4%	64.4%	74.4%	79.2%	82.8%	85.9%	87.2%	89.4%
	Commercial Retail	17.0%	42.0%	67.0%	72.0%	77.0%	90.0%	94.0%	96.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%	98.0%
	Commercial Services	0.0%	12.0%	24.0%	31.0%	38.0%	82.0%	85.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%
	Commercial Industrial	0.2%	8.0%	15.7%	23.2%	30.7%	52.9%	67.4%	84.1%	84.1%	84.1%	84.1%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%	86.2%

Source: Depth-Damage Relationships and Content Values Ouachita Parish, Monroe and West Monroe, Louisiana, January 1996,
G.E.C., Inc.

Table 81. Summary of Content-to-Structure Value Ratios

Content Category	Morganza/Atchafalaya		Monroe	Orleans/Jefferson		LPHPP	FIA
	Field Interviews	Expert Panel		Field Interviews	Expert Panel		
EATI	4.28	0.40	0.90	1.00	0.63	1.02	N/A
GROC	1.28	1.42	0.86	1.17	2.03	0.88	N/A
MULT	0.23	0.22	N/A	0.37	0.29	0.47	N/A
PROF	0.78	0.91	0.90	0.38	1.17	0.75	N/A
PUBL	0.82	0.37	0.90	0.48	0.56	0.24	N/A
REPA	2.51	0.62	0.90	3.26	0.21	1.40	N/A
RETA	1.48	1.71	0.86	0.99	0.53	1.83	N/A
WARE	3.72	0.68	1.08	1.31	1.43	0.97	N/A
1STORY	0.71	0.46	0.66	0.67	0.69	0.67	0.45
2STORY	0.50	0.56	0.60	0.81	0.59	0.52	0.55
MBLHME	1.48	0.64	N/A	0.55	0.79	0.75	0.40

Source: G.E.C., Inc., March 1997.

**Table 82. Jefferson/Orleans Expert Panel and Operator Interview
Estimates for Content Depth-Damage Relationships**

Content Category	Flood Depth (feet)																
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																
EAT-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	22.2%	27.5%	38.7%	60.8%	81.0%	88.6%	89.5%	92.0%	92.0%	97.8%	97.8%	97.8%	97.8%	97.8%
Saltwater	0.0%	0.0%	0.0%	61.6%	82.6%	87.3%	88.4%	93.3%	93.5%	93.5%	93.5%	93.5%	99.3%	99.3%	99.3%	99.3%	99.3%
GROC-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	11.4%	33.0%	47.4%	73.6%	81.4%	84.8%	87.6%	96.3%	96.3%	98.3%	98.3%	98.3%	98.3%	98.3%
Saltwater	0.0%	0.0%	0.0%	82.5%	97.5%	97.8%	99.1%	99.4%	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%
MULT-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	12.6%	19.8%	29.9%	37.8%	42.6%	45.6%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	69.8%	87.8%
Saltwater	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%
PROF-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	23.8%	25.8%	33.6%	45.7%	94.1%	96.9%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%
Saltwater	0.0%	0.0%	0.0%	98.5%	98.5%	98.5%	98.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	2.9%	5.1%	10.5%	17.5%	48.8%	50.1%	51.8%	57.6%	57.6%	57.6%	57.6%	57.8%	59.4%	69.2%
Saltwater	0.0%	0.0%	0.0%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	100.0%	100.0%	100.0%
REPA-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	11.5%	17.0%	23.5%	44.6%	59.6%	64.8%	86.0%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%
Saltwater	0.0%	0.0%	0.0%	87.5%	87.5%	87.5%	87.5%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	29.2%	35.3%	39.9%	48.2%	54.1%	54.3%	54.8%	54.8%	54.8%	54.8%	54.8%	98.9%	99.9%	100.0%
Saltwater	0.0%	0.0%	0.0%	99.4%	99.5%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	10.1%	19.2%	24.6%	30.7%	39.7%	44.5%	48.8%	54.1%	58.3%	62.6%	71.6%	71.6%	71.6%	71.6%
Saltwater	0.0%	0.0%	0.0%	36.1%	53.0%	61.5%	69.9%	79.5%	96.3%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
ISTORY-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	28.1%	41.8%	49.3%	62.9%	82.1%	84.6%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%
Saltwater	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
2STORY-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	19.7%	25.0%	30.3%	36.5%	50.8%	50.8%	55.3%	55.3%	55.3%	55.3%	55.3%	72.5%	80.7%	87.1%
Saltwater	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
MBLHME-Expert Panel																	
Freshwater	0.0%	0.0%	0.0%	31.6%	38.8%	41.4%	53.7%	75.2%	77.2%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%
Saltwater	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
EAT-Field Interviews																	
GROC-Field Interviews	0.0%	0.0%	0.0%	19.4%	30.0%	47.2%	56.7%	68.7%	85.0%	88.2%	90.6%	91.7%	93.9%	93.9%	93.9%	93.9%	93.9%
MULT-Field Interviews	0.0%	0.0%	0.0%	16.1%	29.4%	38.9%	51.1%	67.2%	83.9%	92.8%	94.4%	95.0%	98.3%	98.3%	98.3%	98.3%	98.3%
PROF-Field Interviews	0.0%	0.0%	0.0%	21.7%	29.6%	32.8%	37.0%	43.2%	44.1%	44.9%	44.9%	44.9%	44.9%	50.3%	63.0%	72.1%	81.4%
PUBL-Field Interviews	0.0%	0.0%	0.0%	35.3%	47.3%	50.6%	55.8%	70.3%	75.0%	78.6%	80.5%	80.9%	82.3%	83.6%	86.7%	88.1%	89.0%
REPA-Field Interviews	0.0%	0.0%	0.0%	18.7%	29.7%	37.7%	47.3%	61.7%	69.8%	79.1%	82.4%	84.9%	85.3%	85.3%	85.3%	85.3%	85.3%
RETA-Field Interviews	0.0%	0.0%	0.0%	23.9%	31.0%	42.4%	55.1%	65.4%	75.6%	81.1%	83.8%	86.5%	90.2%	90.8%	95.5%	95.7%	95.9%
WARE-Field Interviews	0.0%	0.0%	0.0%	13.6%	24.3%	31.6%	42.9%	62.0%	76.1%	77.8%	83.3%	89.4%	91.1%	92.8%	93.3%	93.9%	94.4%
ISTORY-Field Interviews	0.0%	0.0%	0.0%	15.3%	28.6%	38.9%	48.6%	74.6%	79.7%	82.2%	82.4%	82.4%	82.4%	82.4%	82.4%	82.4%	82.4%
2STORY-Field Interviews	0.0%	0.0%	0.0%	1.4%	14.1%	17.8%	22.7%	29.2%	36.3%	39.9%	41.7%	41.8%	41.8%	41.8%	47.8%	51.5%	77.9%
MBLHME-Field Interviews	0.0%	0.0%	0.0%	21.5%	34.1%	44.4%	53.8%	73.7%	80.5%	83.6%	84.2%	84.3%	84.3%	84.3%	84.3%	84.3%	84.3%

Source: Depth-Damage Relationships and CSV for Jefferson and Orleans Parishes, Louisiana, G.E.C., Inc., July 1996.

**Table 83. Jefferson/Orleans Expert Panel Estimates for
Structure Depth-Damage Relationships**

Structure Category	Flood Depth (feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each foot of Flood Water																			
ISPIER-Expert Panel Freshwater Saltwater	4.0%	5.4%	20.5%	40.5%	41.5%	45.1%	52.3%	53.1%	57.1%	66.8%	66.8%	66.8%	66.8%	74.3%	74.3%	84.4%	84.4%	84.4%	84.4%	84.4%
	4.0%	5.4%	20.5%	62.4%	62.4%	64.0%	65.6%	65.6%	68.7%	71.9%	71.9%	71.9%	71.9%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%
ISSLAB-Expert Panel Freshwater Saltwater	0.0%	0.0%	4.2%	26.7%	33.9%	38.6%	40.2%	41.3%	47.0%	58.9%	58.9%	58.9%	58.9%	69.9%	69.9%	82.1%	82.1%	82.1%	82.1%	82.1%
	0.0%	0.0%	7.2%	56.4%	56.4%	58.7%	58.7%	58.7%	63.4%	66.4%	66.4%	66.4%	66.4%	82.1%	82.1%	82.1%	82.1%	82.1%	82.1%	82.1%
2SPIER-Expert Panel Freshwater Saltwater	4.0%	4.7%	12.1%	24.2%	25.3%	27.1%	32.8%	33.6%	36.0%	42.1%	42.1%	42.1%	42.1%	52.7%	61.7%	65.5%	65.5%	67.1%	70.7%	70.7%
	4.0%	4.7%	17.5%	53.6%	53.6%	54.4%	55.2%	55.2%	56.8%	59.9%	59.9%	59.9%	59.9%	63.1%	71.2%	72.8%	72.8%	74.4%	74.4%	74.4%
2SSLAB-Expert Panel Freshwater Saltwater	0.0%	0.0%	3.1%	17.5%	24.7%	26.8%	28.5%	29.6%	32.5%	40.0%	40.0%	40.0%	40.0%	48.1%	54.8%	58.2%	58.2%	60.0%	64.4%	64.4%
	0.0%	0.0%	5.1%	44.2%	44.2%	45.1%	46.0%	49.7%	51.6%	51.6%	51.6%	51.6%	51.6%	55.7%	66.2%	68.0%	68.0%	69.9%	69.9%	69.9%
MBLHME-Expert Panel Freshwater Saltwater	1.1%	8.8%	17.2%	45.4%	45.4%	49.2%	49.2%	49.2%	51.7%	57.1%	57.9%	57.9%	57.9%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%
	12.1%	12.1%	32.1%	62.1%	63.8%	64.2%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%
MTLFRM-Expert Panel Freshwater Saltwater	0.0%	0.0%	0.3%	6.2%	7.3%	7.3%	7.8%	9.4%	12.8%	13.1%	13.1%	13.1%	20.8%	24.6%	27.6%	27.6%	27.6%	27.6%	41.6%	41.6%
	0.0%	0.0%	1.7%	13.2%	13.7%	15.2%	17.2%	19.7%	19.7%	20.1%	20.1%	20.1%	27.6%	33.9%	41.6%	41.6%	41.6%	41.6%	44.5%	44.5%
MSNRVB-Expert Panel Freshwater Saltwater	0.0%	0.0%	0.0%	7.5%	7.9%	8.3%	8.7%	13.4%	17.2%	18.6%	18.6%	18.6%	23.7%	28.8%	29.9%	29.9%	29.9%	37.3%	37.8%	40.8%
	0.0%	0.0%	0.0%	13.1%	13.5%	14.3%	15.0%	21.9%	22.3%	24.0%	24.0%	24.0%	30.7%	30.7%	30.7%	30.7%	30.7%	45.0%	45.7%	46.7%
WDSTLF-Expert Panel Freshwater Saltwater	0.0%	0.0%	3.4%	16.3%	17.4%	17.9%	25.7%	25.7%	39.4%	39.4%	39.4%	39.4%	43.0%	65.0%	65.0%	72.5%	75.0%	77.8%	77.8%	77.8%
	0.0%	0.0%	3.5%	36.5%	36.8%	36.8%	41.1%	41.1%	48.5%	48.5%	48.5%	49.5%	49.5%	65.0%	65.0%	72.5%	75.0%	77.8%	77.8%	77.8%

Source: Depth-Damage Relationships and CSV for Jefferson and Orleans Parishes, Louisiana, G.E.C., Inc., July 1996.

C. Assessment of Flood Insurance Agency Data

7. In developing national flood insurance rates, the Flood Insurance Agency (FIA) estimates residential structure depth-damage relationships from flood claims data reported by insurance companies to the Federal Emergency Management Agency (FEMA). Claims data are reported by insurance companies on a monthly basis. Data reported include total cash value (depreciated replacement cost) of structure and contents, total value of damage to structure and contents, and depth of flooding. Based on visual inspection of a residence that has been flooded, insurance adjusters estimate total values and total damages of structures and contents for both insured and uninsured homeowners.

8. In the early 1980s, FIA began performing credibility analyzes of the claims data reported by insurance companies. For the flood insurance rate review each year, FIA performs the credibility analysis on actual claims data from 1978 to the most recent year. This record of actual claims is compared to a baseline of depth-damage estimates developed from a combination of 1973 claims data, existing USACE curves, and expert opinions. In the comparison, FIA calculates a credibility percent for the actual data based on a 95 percent confidence that the actual claims data is within one percent of the baseline data. From this calculation, FIA also estimates the number of claims needed for full credibility and uses the credibility percent to compute a weighted percent damage for the actual data. The credibility analysis for the 1995 flood insurance rate review, developed on a national level only, considers actual claims data from 1978 to 1994. The 1995 review shows that the 0.0, 1.0, and 2.0 feet water depths for a one-floor residential structure are the only flood levels with a sufficient number of reported claims to result in 100 percent credibility. No other depths or content or structure categories show 100 percent credibility in the data analyzed by FIA.

9. FIA content-to-structure value ratios and depth-damage functions used for comparison with the results of this study are from analyzes completed by IWR on the application of FIA claims data reported for Terrebonne Parish, Louisiana. Residential claims records dating from 1977 to 1994 were analyzed for the parish. The IWR analysis for Terrebonne Parish does not include information relative to FIA claims data for residential content damage, commercial property damage or value. The FIA data does not distinguish between sources of flooding such as freshwater or saltwater either. The FIA data available for comparison with the results of this study, include depth-damage relationships for residential structures and CSV for residential contents.

10. The initial FIA claims database that IWR has assembled and processed contains well over 500,000 residential flood claims throughout the United States. An array of data elements are used to describe each claim including various characteristics of the structure, the flood event, and the resulting effect the event had on the structure. Ideally these elements could be used to identify claims meeting certain criteria. However, not all claims are described by all the data elements as some characteristics are required whereas others are optional at the time when the claim is filed and enumerated. IWR identified many obvious errors in the claims and developed and implemented decision rules to find inconsistencies in individual claims. Some general points or limitations imposed on the data during IWR cleaning efforts include the following:

1. Depth is between -8 and 18 feet.
2. Nominal values of structures cannot exceed \$500,000.
3. Nominal values of structures must be greater than or equal to \$5,000.
4. Content values may not be greater than two times the value of the structure.
5. For both contents and structures, the damage cannot be greater than 110% of the respective value.

Cases whose respective data elements failed to fall within such limits were removed from the working database. The rationale for these IWR procedures, among others not described here, was to identify erroneous or otherwise suspect claims, without significantly skewing the data set. For the most part, especially with regard to the limits on value, these criteria served to eliminate the relatively infrequent lower and upper outliers of the data. After removing questionable and unusable claims and other cases that did not pertain for use in USACE study purposes, the remaining database contained 351,256 claims or cases for the United States.

11. The overall database utilized by IWR is single-family residential but individual claims are categorized into seven different structure occupancy types. The structure type classification system used is based on those used by FIA in the construction of early curves, such as 1970 Set A and 1974 curves, and the FIA curves derived in the current annual rate review process. Of the seven structure occupancy codes utilized by FIA, only three categories contained a sufficient number of claims in Terrebonne Parish, Louisiana to be of interest in this discussion. These residential structure categories are one-floor no basement, two or more-floors no basement, and mobile home.

12. Variables that describe value or damage to the structure or the contents are generally quantified in terms of rounded numbers. This is especially true for variables that describe value, whereas for many cases the variables that describe damage are specific. The rounded numbers are estimates of the value by the claims surveyor or the policy value while more detailed numbers for the damage can be specified as the insurance companies know exactly how many dollars are paid out to a given claim. Before FIA claims data were disaggregated for Terrebonne Parish, additional decision rules were developed by IWR to identify missing values from actual zero values in the variables which are used to describe values and damages for both contents and structures. Values and damages of both structures and contents are not always quantified or enumerated in the FIA database for a number of reasons and/or circumstances. For example, if a residence has a structure policy but not a content policy on it, the damage and/or value of the contents may or may not be enumerated on the claims survey. However, when the survey is entered into the FIA database these blanks or missing values are entered as zeros. For the purpose of the IWR analysis decision rules were devised to distinguish missing values falsely entered as zeros from actual zero values. For IWR estimations of content-to-structure value ratios some observation were necessarily eliminated where either structure or content value were zero in the database. If content damage existed and for that same observation content value equaled zero, the real content value was recorded as missing. If both content damage and content value for the same observation equaled zero, then both the real content value and real content damage were recorded as missing.

13. Residential CSVSR developed from FIA claims data contained a high number of observations centered around 50 percent. According to IWR, this can likely be explained by the claims processors

use of a “rule of thumb”. For some time it has been standard practice in the residential insurance business to consider content value as 50 percent of structure value. Thus, once the structure value is estimated the content value is derived rather than going through the laborious task of actually measuring the value of contents, as was done in the Jefferson/Orleans and current studies conducted by G.E.C.

14. FIA claims were separated by IWR for each structure category type for Louisiana and then Terrebonne Parish by using the state and then community code variables. Of the total 351,256 claims in the cleaned IWR database, 18.43 percent are claims made in Louisiana. Of those 64,724 claims, 4.73 percent or 3,060 claims were made in Terrebonne Parish. These portions are a greater percentage of the national totals when considering only the three structure types predominantly found in Louisiana and Terrebonne Parish.

15. From IWR observations, factors which affect the nature of the primary depth of water vs. percent damage relationship generally fall into two categories: those pertaining to characteristics of the structure and those pertaining to characteristics of the flood event. Characteristics of the structure include: whether it is floodproofed, location relative to source of risk, building material, and type of structure. Characteristics of the flood event include: velocity of the flow, time duration of the flood, and the level of sedimentation in flood waters. Although these factors are believed to influence the depth-damage relationship, substantial numerical testing has not been conducted for lack of data. FIA data was envisioned to allow for examination of the effect of these factors as some FIA database variables reflect these characteristics closely such as floodproofing and flooding duration. However, it is these types of variables describing the quality of the event or the structure that are optional for the processing of a claim. Unfortunately, these data elements are blank or missing for the vast majority of claims in the database.

16. In estimating depth-damage relationships through regression analysis of FIA flood claims data, IWR assumed the functions should resemble as in wave, which can be closely approximated by a cubic function where percent damage of the total structure value is the dependent variable and depth of flooding is the independent variable. The rationale for using this function is that flood damage is insignificant until it reaches a certain level, such as the first floor, then accelerates as the flood water inundates the majority of the structure and lastly levels off as most of the structure is lost. The sine function is automatically edited to have a functional minima and maxima at the depths of minimum and maximum damage, respectively. The IWR estimated depth-damage curves for residential structures based on FIA claims data appear in Table 84. These curves were developed for each structure type from claims data for Terrebonne Parish, Louisiana. For each structure type IWR ran a regression on the data using the functional form discussed above. Outliers from the regression were identified and eliminated and the regression was rerun. This process was repeated for each structure type until no outliers were discovered. An outlier was defined as an observation whose value was at least three standard deviations away from the predicted value. For the three structure categories analyzed by IWR for Terrebonne Parish no more than three regression runs were necessary to eliminate all outliers.

D. Comparison of New and Existing Data

17. Given the several sources of content-to-structure value ratios and depth-damage functions presented thus far in this study, comparison and reconciliation is appropriate. The expert panel and interview results developed in the current effort, Ouachita/Monroe, and Jefferson/Orleans are displayed and discussed as separate sources in comparison to the FIA and LPHPP data.

18. Table 85 displays a comparison of CSVr developed from all previously referenced sources where comparable categories are available. The comparison is a percent change from the expert panel estimates developed in the current study. Ratios from each source and for each content category are displayed in Figure 32, which shows that the commercial categories generally vary between sources much more so than do the residential categories.

Table 85. Comparison of Residential and Commercial CSVr

Content Category	Morganza/Atchafalaya		Monroe	Orleans/Jefferson		LPHPP	FIA
	Field Interviews	Expert Panel		Field Interviews	Expert Panel		
EATI	970%	0%	125%	150%	58%	155%	N/A
GROC	-10%	0%	-39%	-18%	43%	-38%	N/A
MULT	5%	0%	N/A	68%	32%	114%	N/A
PROF	-14%	0%	-1%	-58%	29%	-18%	N/A
PUBL	122%	0%	143%	30%	51%	-35%	N/A
REPA	305%	0%	45%	426%	-66%	125%	N/A
RETA	-13%	0%	-50%	-42%	-69%	7%	N/A
WARE	447%	0%	59%	93%	110%	43%	N/A
1STORY	54%	0%	43%	46%	50%	46%	-2%
2STORY	-11%	0%	7%	45%	5%	-7%	-2%
MBLHME	131%	0%	N/A	-14%	23%	17%	-38%

Source: G.E.C., Inc., March 1997.

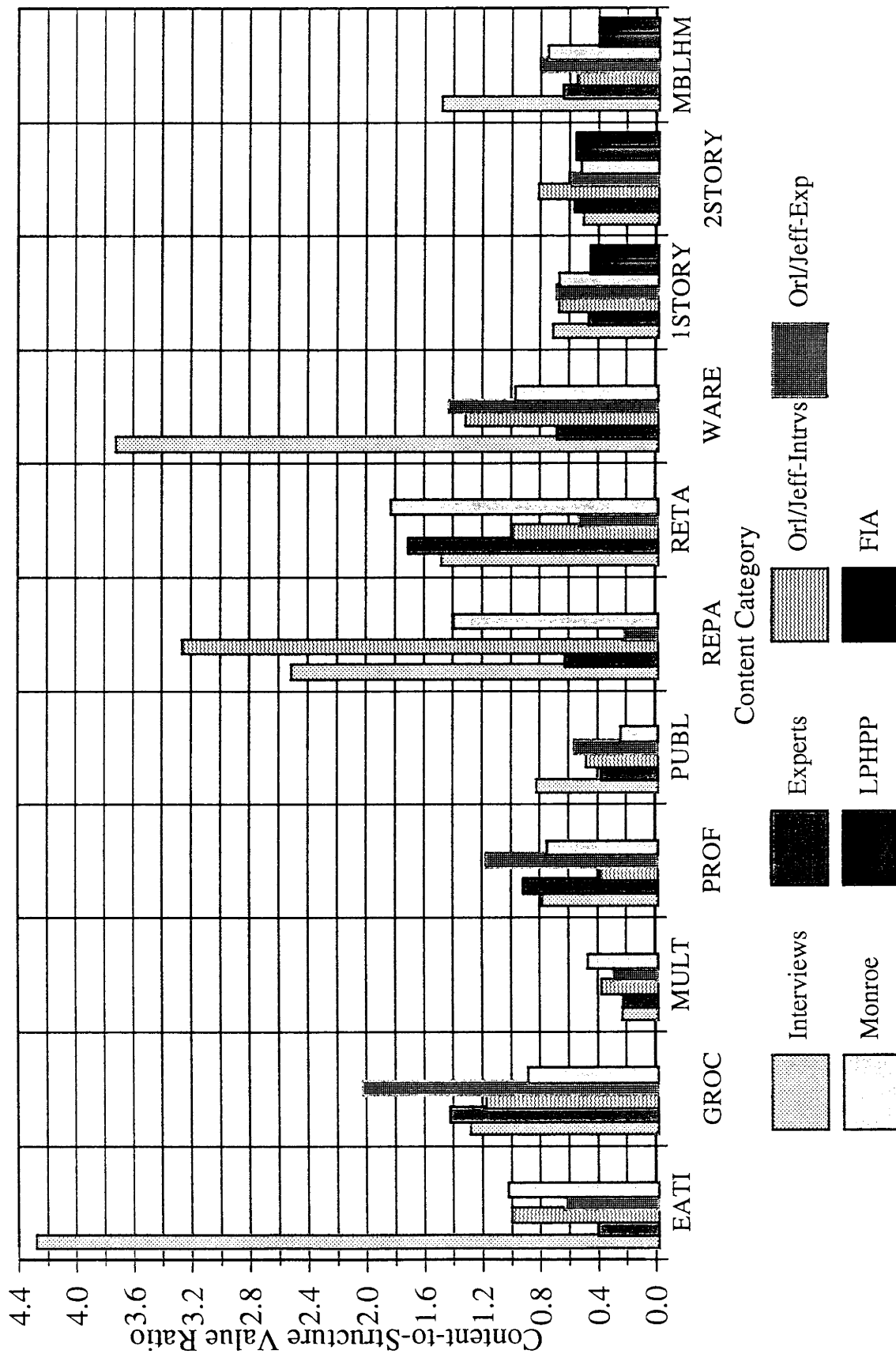


Figure 32. Residential and Commercial Content-to-Structure Value Ratios, from All Sources

19. Variations between ratios from all study sources may result from different estimation methodologies for structure and/or content values or changes in content loadings due to changes in technology. Specifically, differences between commercial ratios developed by the panel method and other sources may be attributed to variations in the business types included in commercial content categories, the expert panel's lack of familiarity with a wide variety of commercial establishments, or may result from the panel having to make estimates for each commercial content category based on a single prototypical business in each category (i.e., fast food restaurant for eating and recreation businesses).

20. Ratios for the residential contents from all sources appear to track much better than the commercial ratios. One reason for differences in the more recently developed ratios and older data may be a consequence of changes in technology that would result in higher values for content items such as computers, audio/visual equipment, and appliances. Differences in the interview ratios from this study or the Jefferson/Orleans study and other data sources may also be attributable to the small sample size or to limits in choosing residential participants for the interviews. In addition, the ratios for mobile home contents from interviews may not be completely reliable due to possible overestimations of depreciated structure values using the Marshall and Swift Valuation Service.

21. Graphical comparisons of depth-damage relationships for all structure categories and data sources are presented in figures 33 through 48. These graphs show structural depth-damage curves for both saltwater and freshwater based on the expert opinion and interview estimates from the three G.E.C. studies and the LPHPP results as well as FIA relationships, where available. The FIA data used by IWR was only reported for a limited number of comparable residential categories (1-story, 2-story, and mobile home) and is generally only valid from -1.0 to 9.0 feet, for Terrebonne Parish, due to an inadequate number of claims cases. As seen in the freshwater comparison in figures 33 through 41 the FIA curves are generally in line with the other sources of data. However, minor differences in the shape and values of the FIA curves occurs in reference to the other data sources. The following are possible reasons for these differences:

- (1) Total value estimates for structures and contents may be arbitrarily underestimated by insurance claims adjusters. FIA postulates that total values may be determined up to a certain level, consistent with insurance coverage, and then subjectively valued no higher. Generally, adjusters may hold total values lower than actual total values since structures and especially contents are usually underinsured. The theory is that once the total insured value is reached, no additional value will be considered in the insurance claim anyway so why spend additional time and effort to capture the additional value. The same theory may apply to total damage values reported by insurance adjusters. Therefore, FIA data may not be a true indication of actual damage levels;
- (2) FIA also postulates that there are simply too few claims records for most categories and depths of flooding to consider their depth-damage data a true indication of actual damages. This is especially true when the claims data is disaggregated by state or community codes such as Terrebonne Parish, Louisiana.

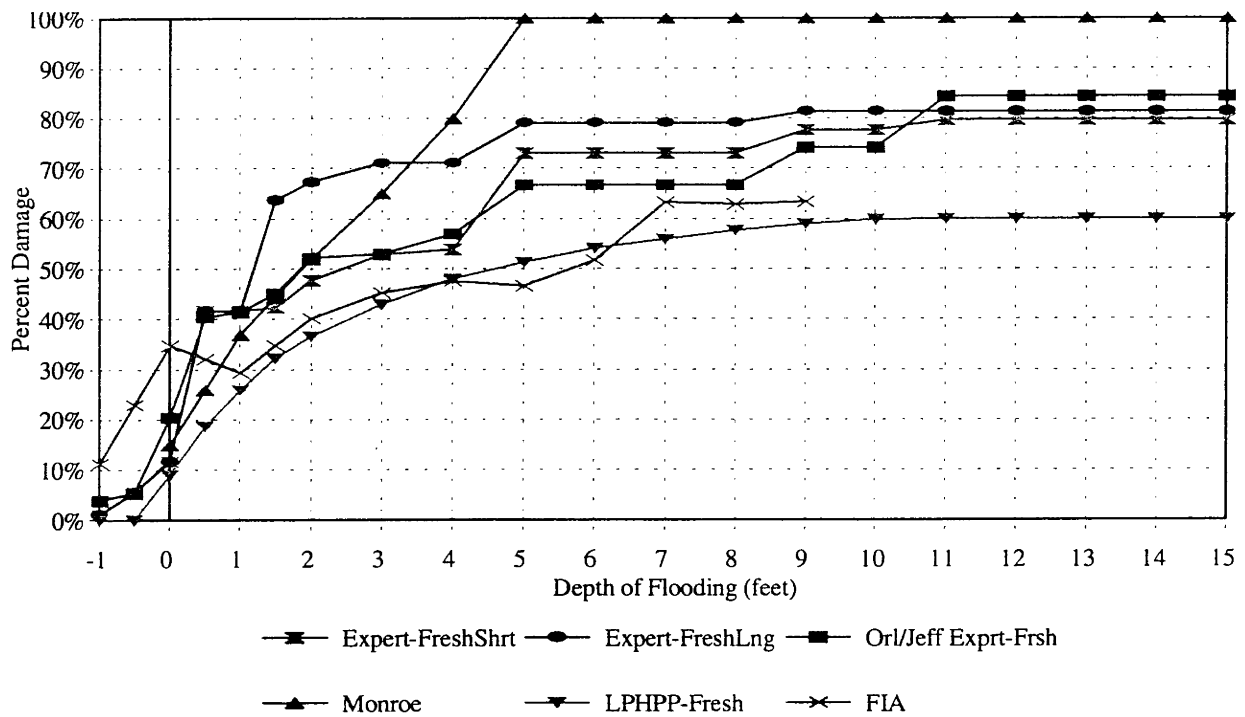


Figure 33. Comparison of One-Story On Pier Structure, Freshwater Depth-Damage Relationships

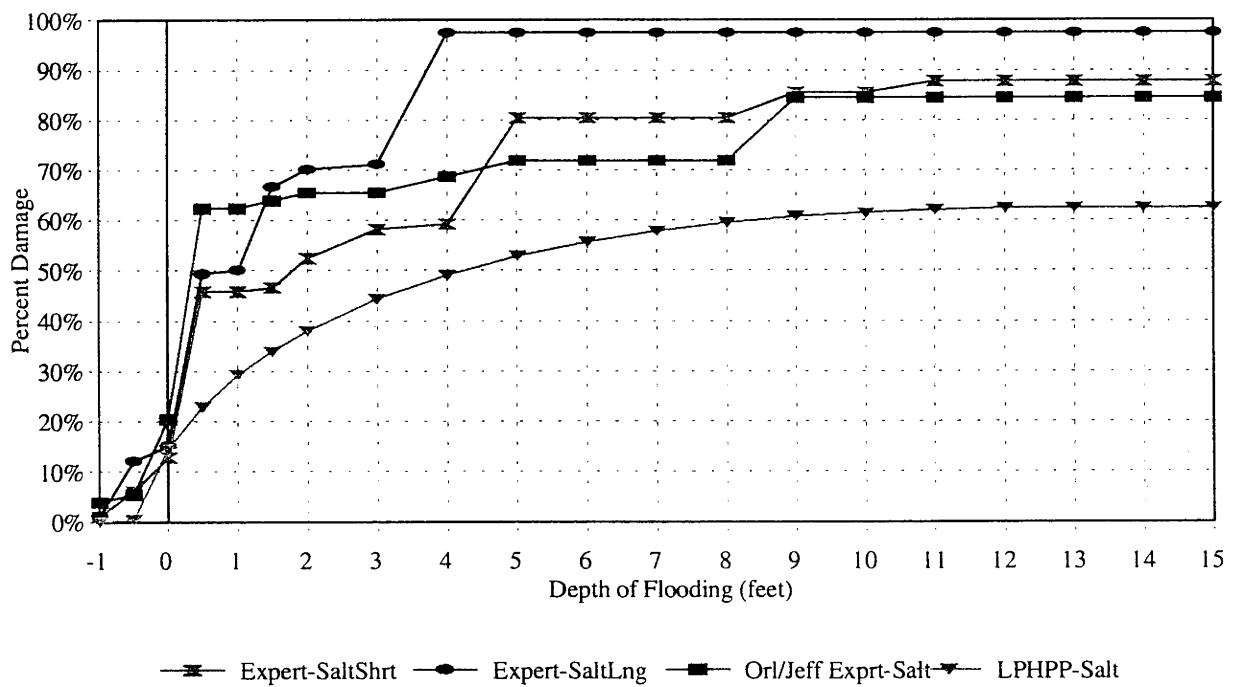


Figure 34. Comparison of One-Story On Pier Structure, Saltwater Depth-Damage Relationships

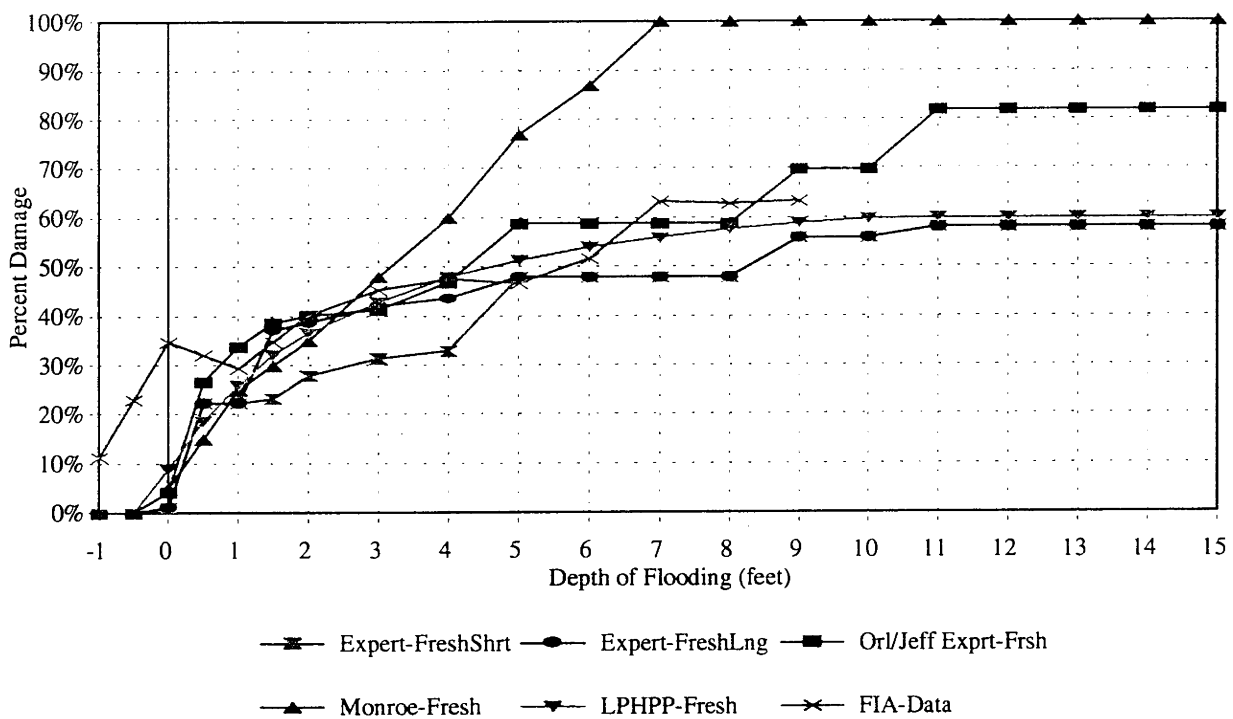


Figure 35. Comparison of One-Story On Slab Structure, Freshwater Depth-Damage Relationships

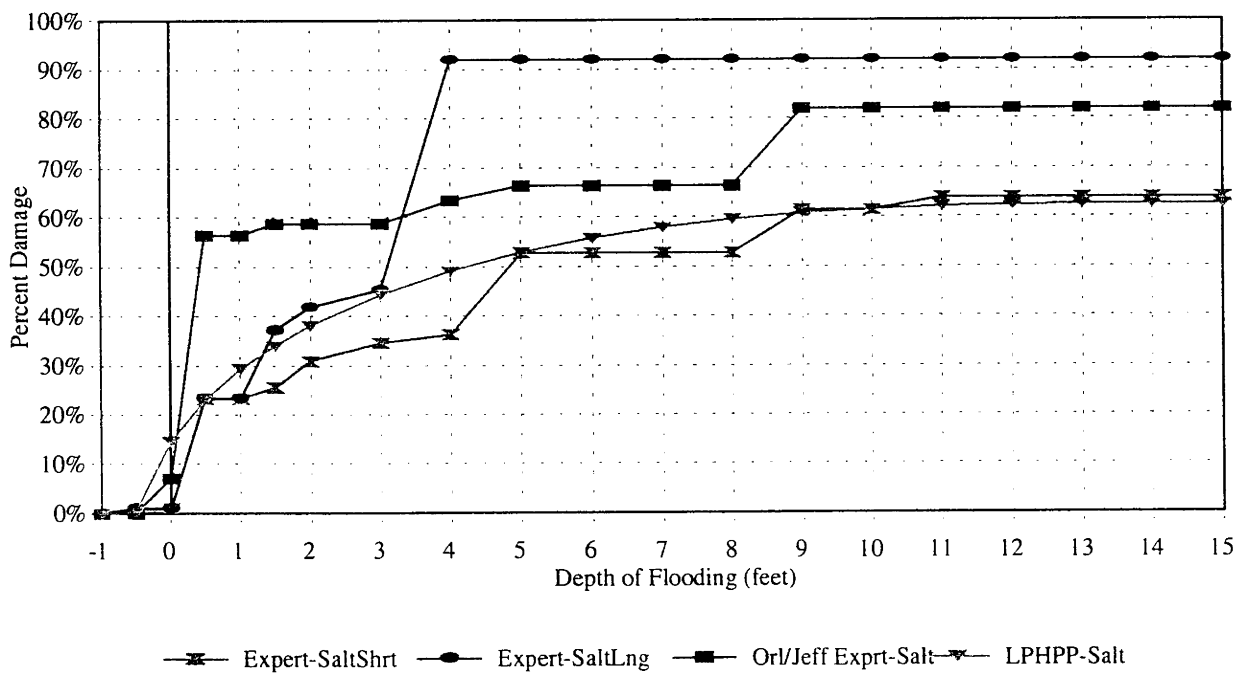


Figure 36. Comparison of One-Story On Slab Structure, Saltwater Depth-Damage Relationships

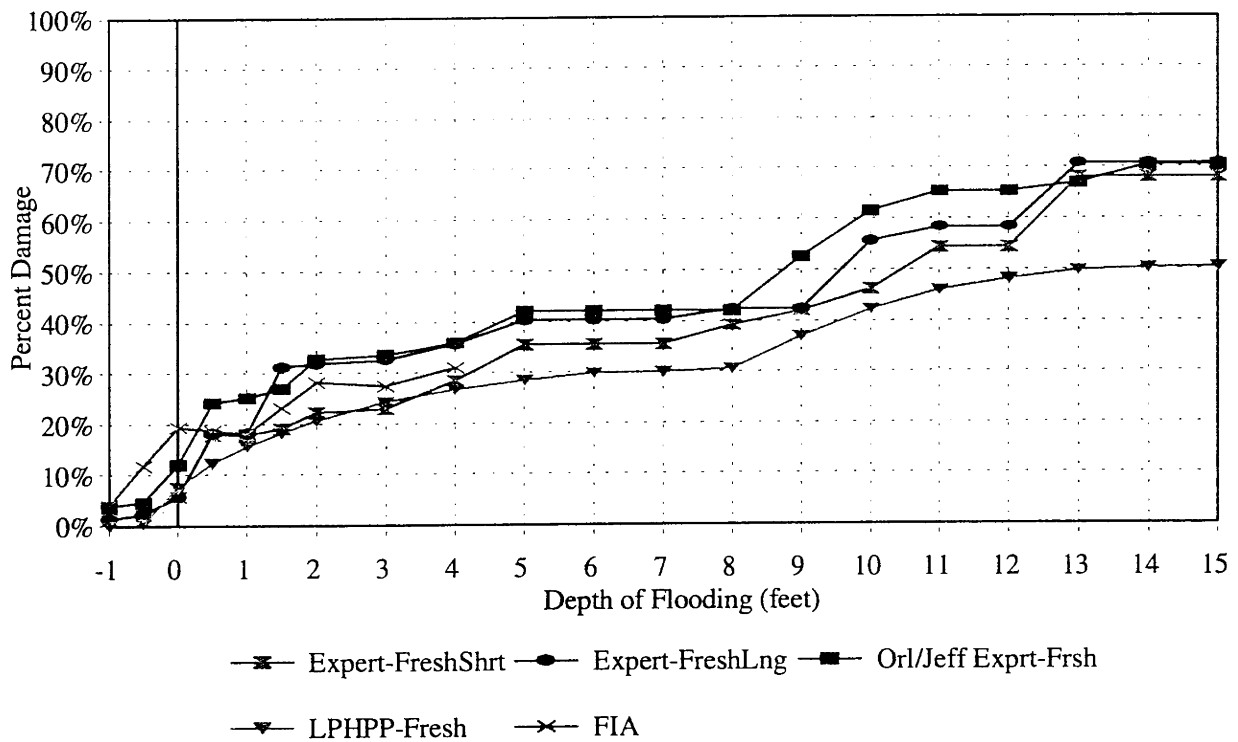


Figure 37. Comparison of Two-Story On Pier Structure, Freshwater Depth-Damage Relationships

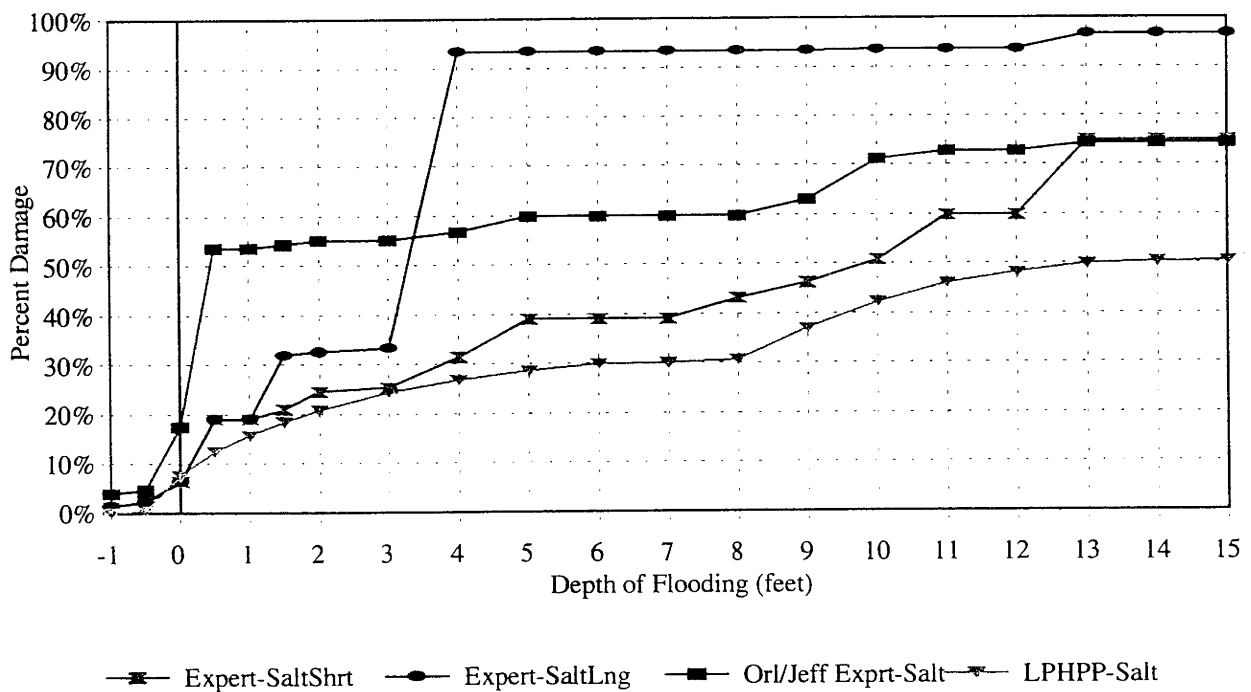


Figure 38. Comparison of Two-Story On Pier Structure, Saltwater Depth-Damage Relationships

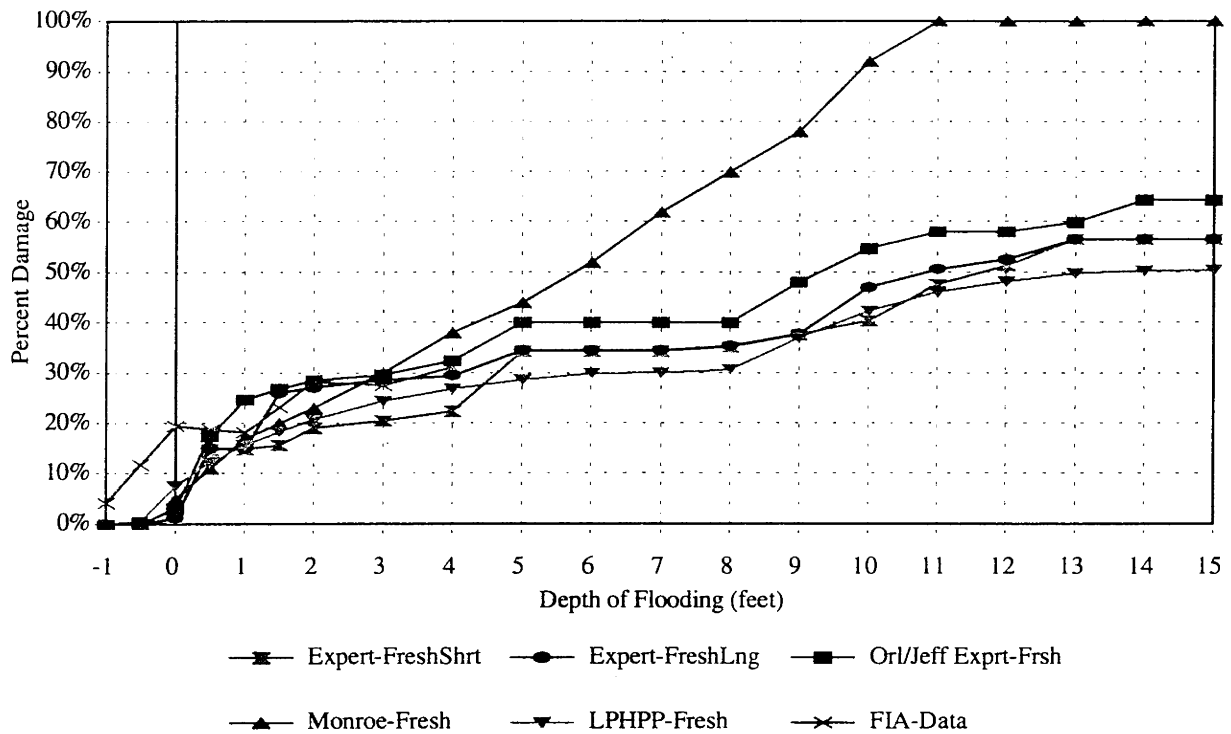


Figure 39. Comparison of Two-Story On Slab Structure, Freshwater Depth-Damage Relationships

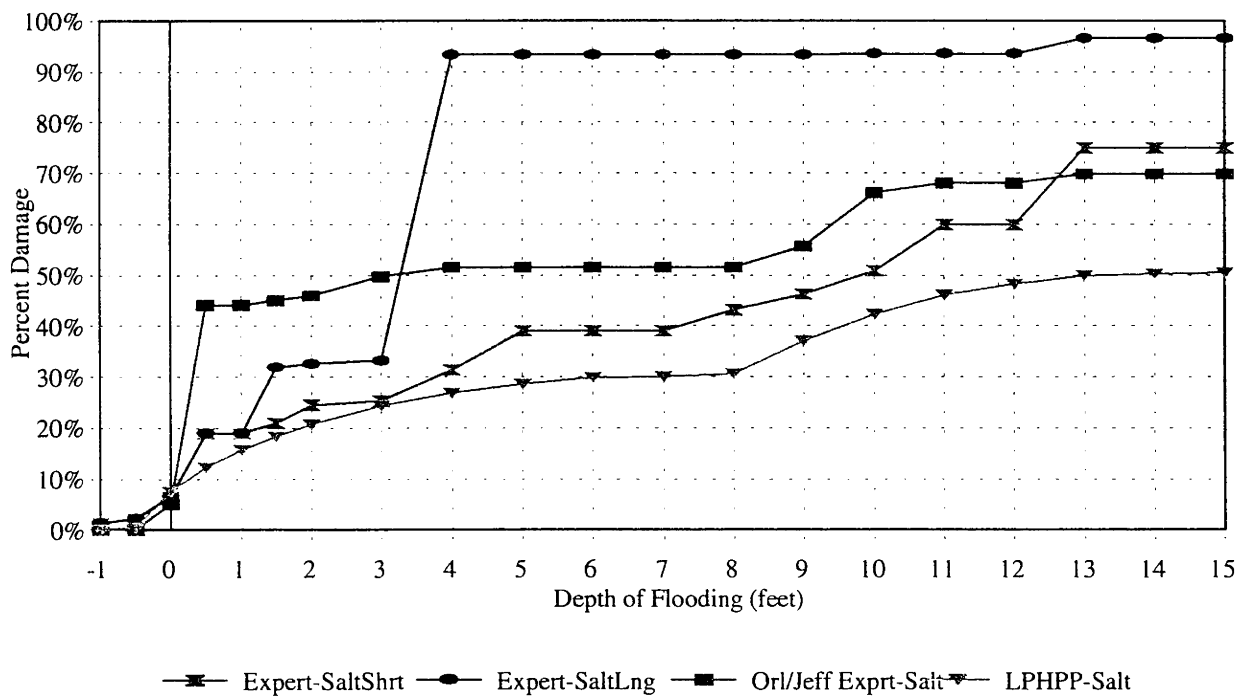


Figure 40. Comparison of Two-Story On Slab Structure, Saltwater Depth-Damage Relationships

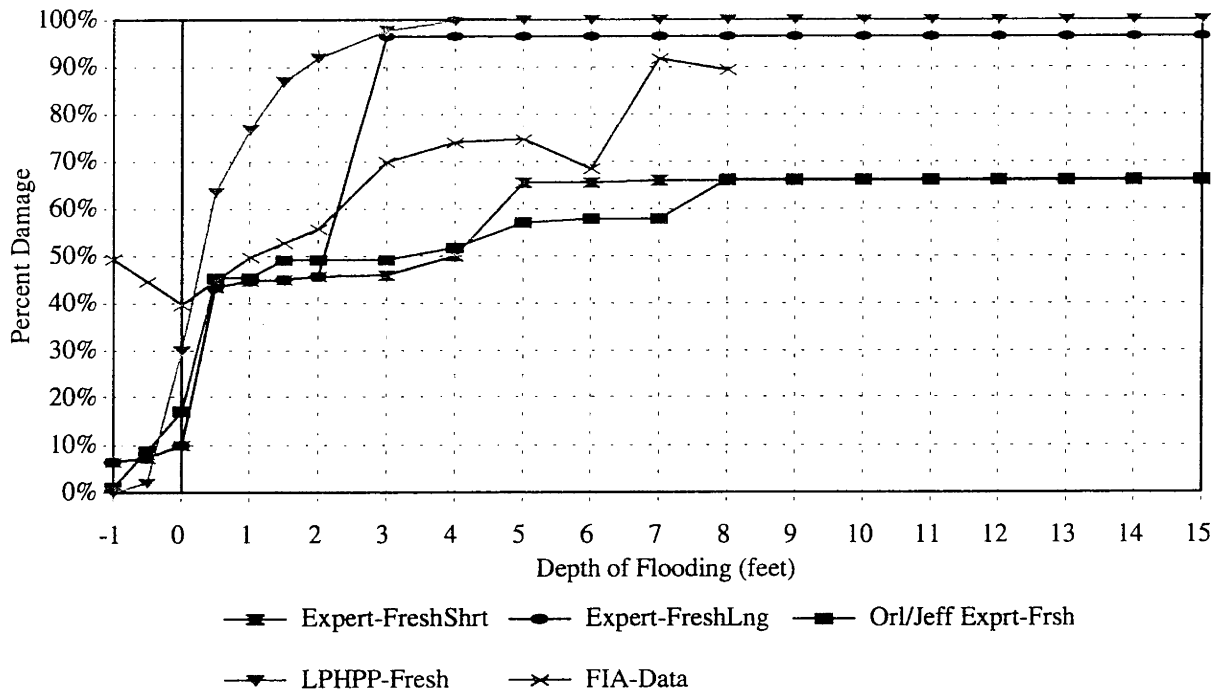


Figure 41. Comparison of Mobile Home Structure, Freshwater Depth-Damage Relationships

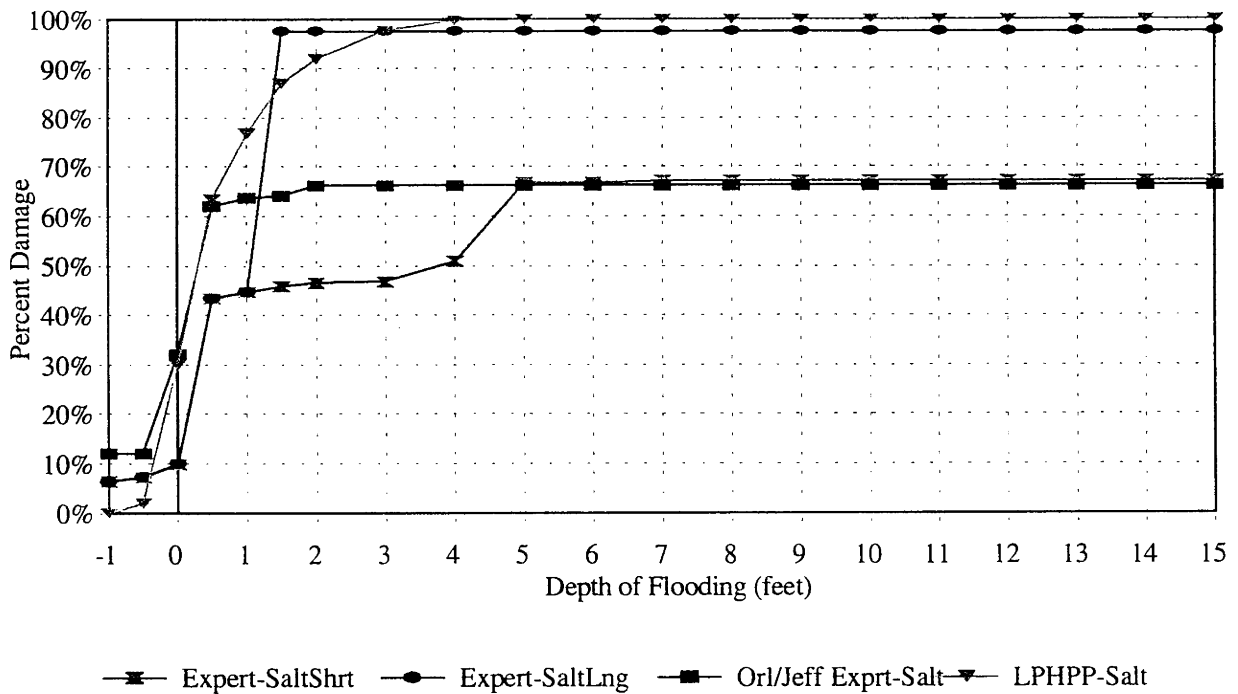


Figure 42. Comparison of Mobile Home Structure, Saltwater Depth-Damage Relationships

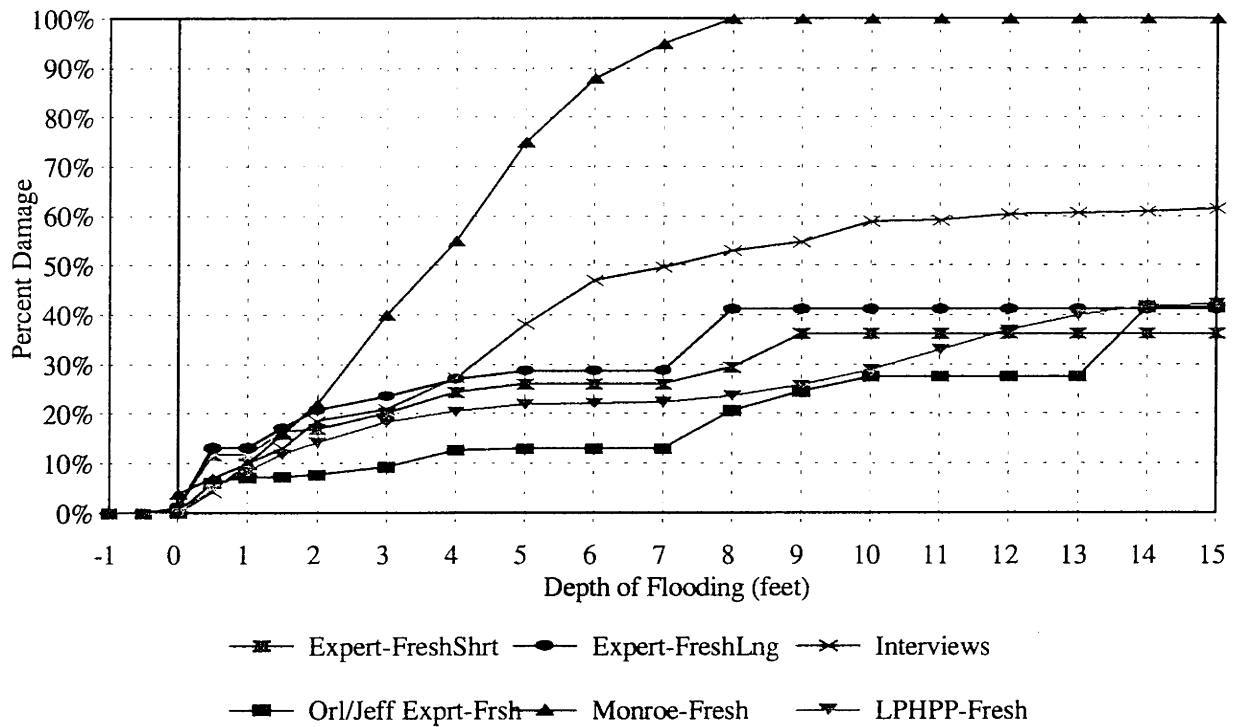


Figure 43. Comparison of Metal Frame Wall Structure, Freshwater Depth-Damage Relationships

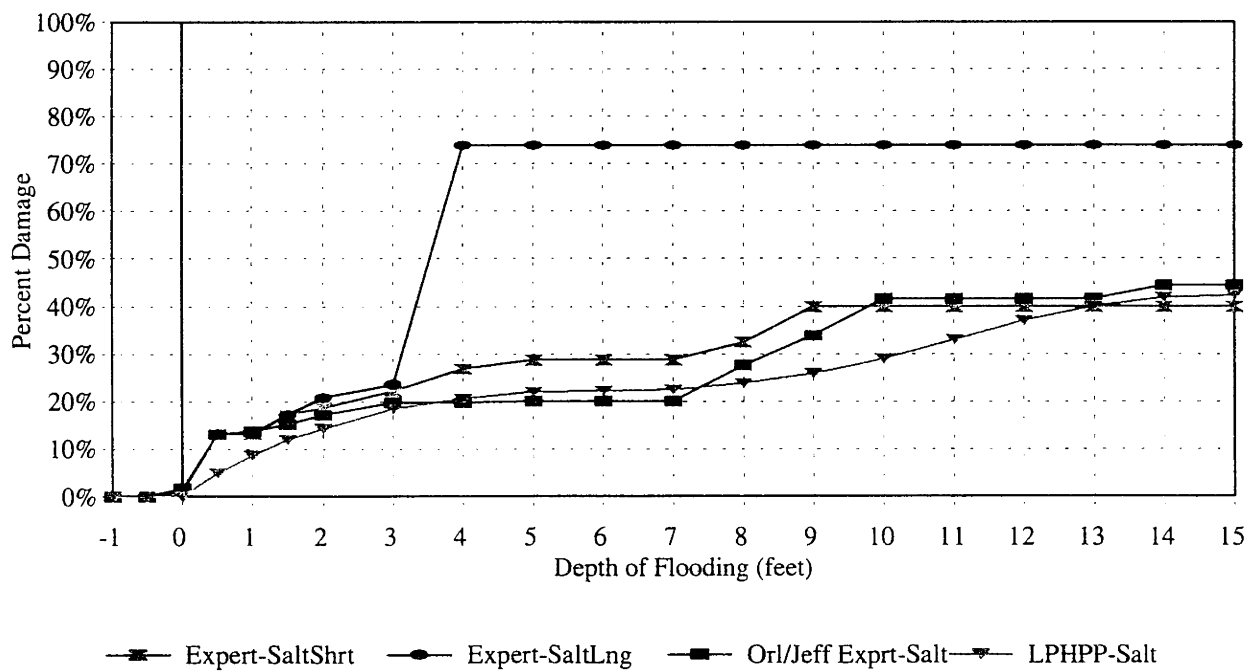


Figure 44. Comparison of Metal Frame Wall Structure, Saltwater Depth-Damage Relationships

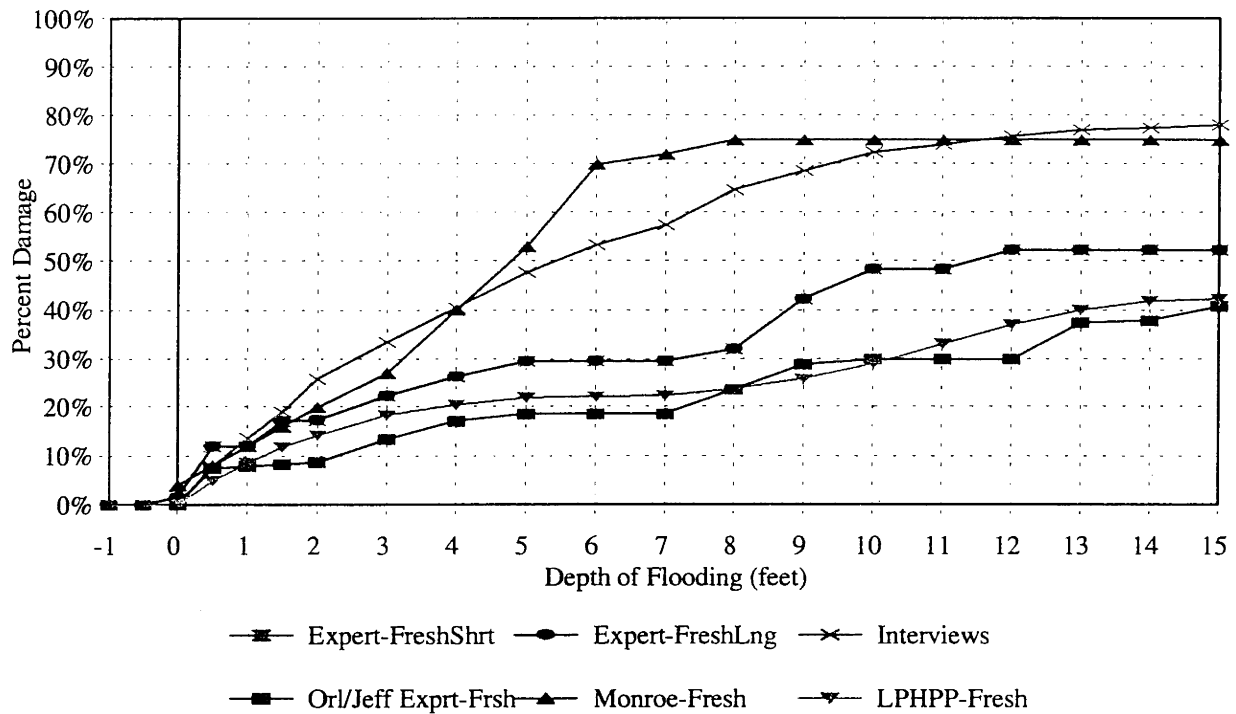


Figure 45. Comparison of Masonry Bearing Wall Structure, Freshwater Depth-Damage Relationships

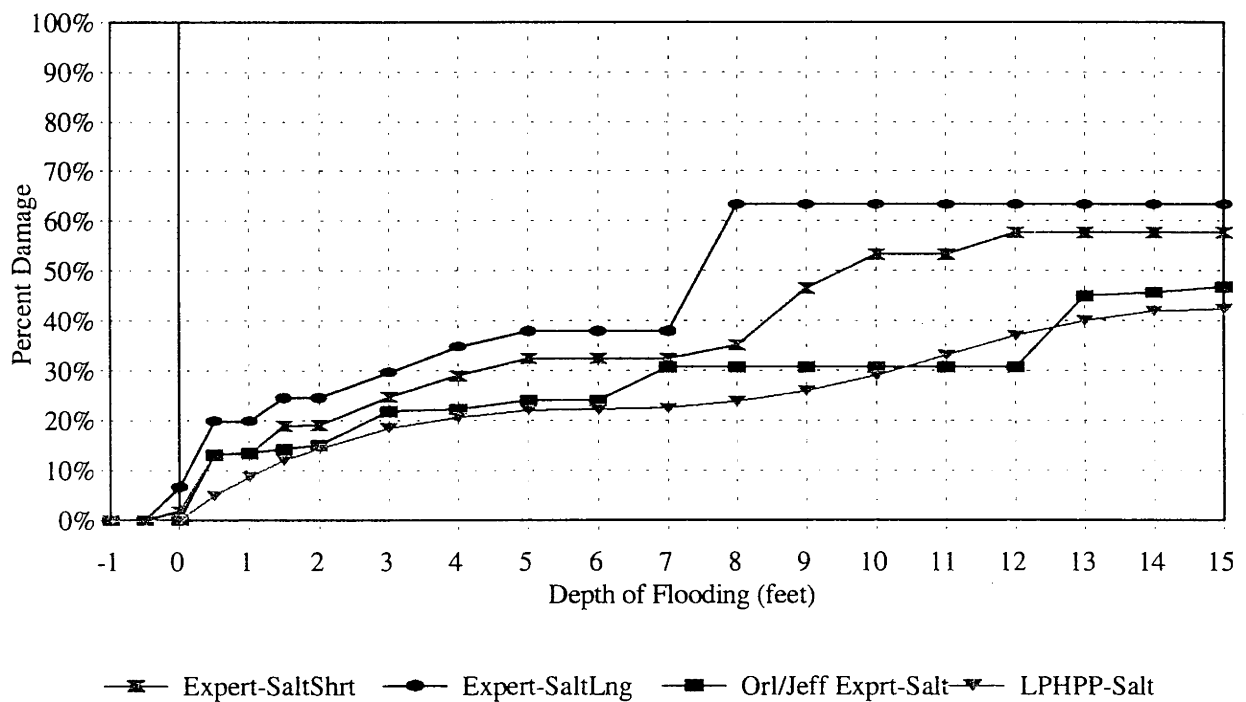


Figure 46. Comparison of Masonry Bearing Wall Structure, Saltwater Depth-Damage Relationships

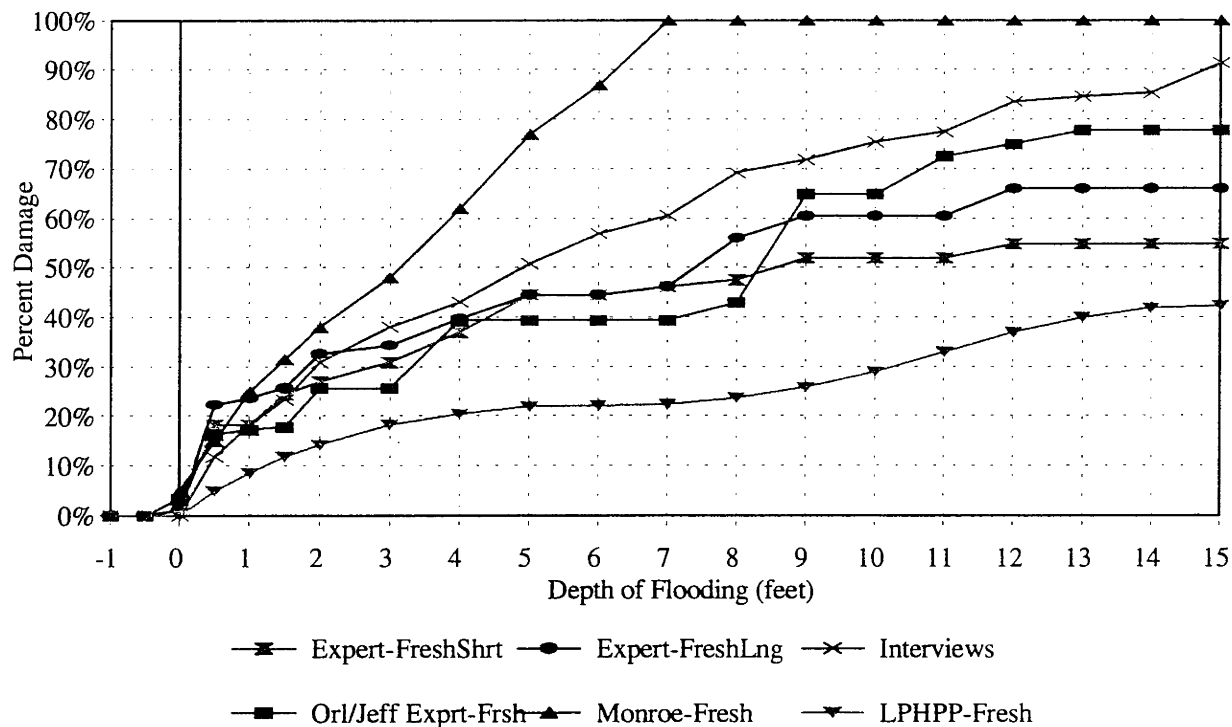


Figure 47. Comparison of Wood or Steel Frame Structure, Freshwater Depth-Damage Relationships

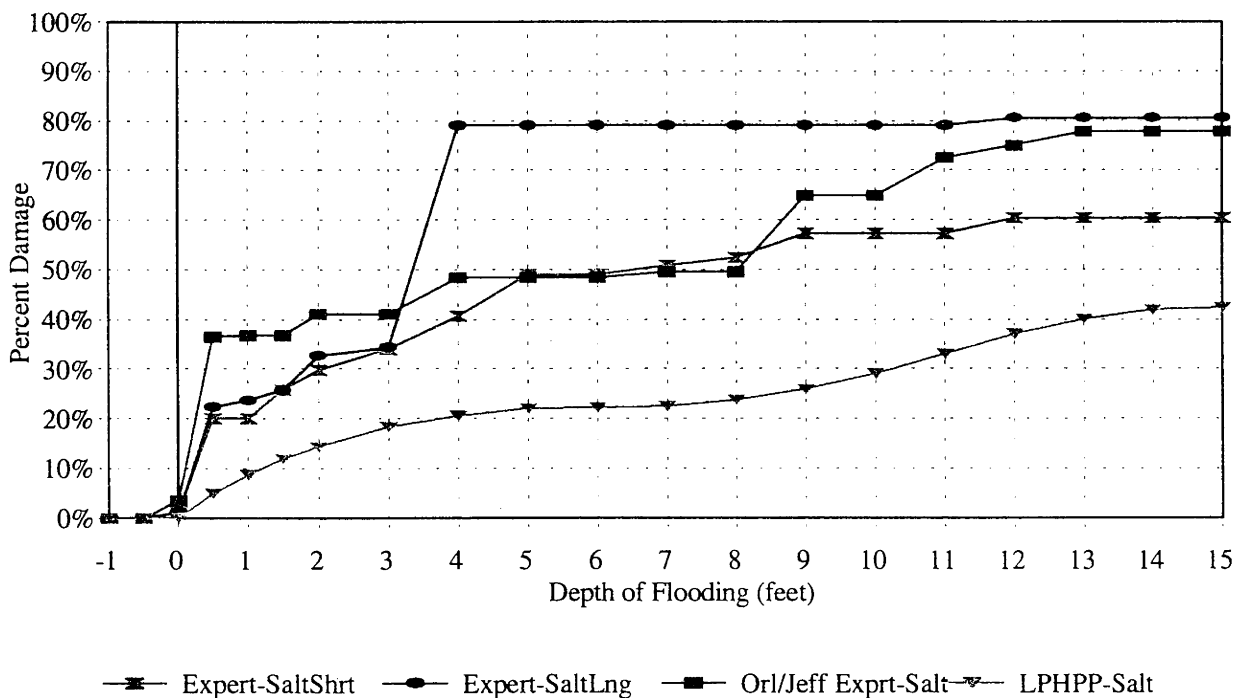


Figure 48. Comparison of Wood or Steel Frame Structure, Saltwater Depth-Damage Relationships

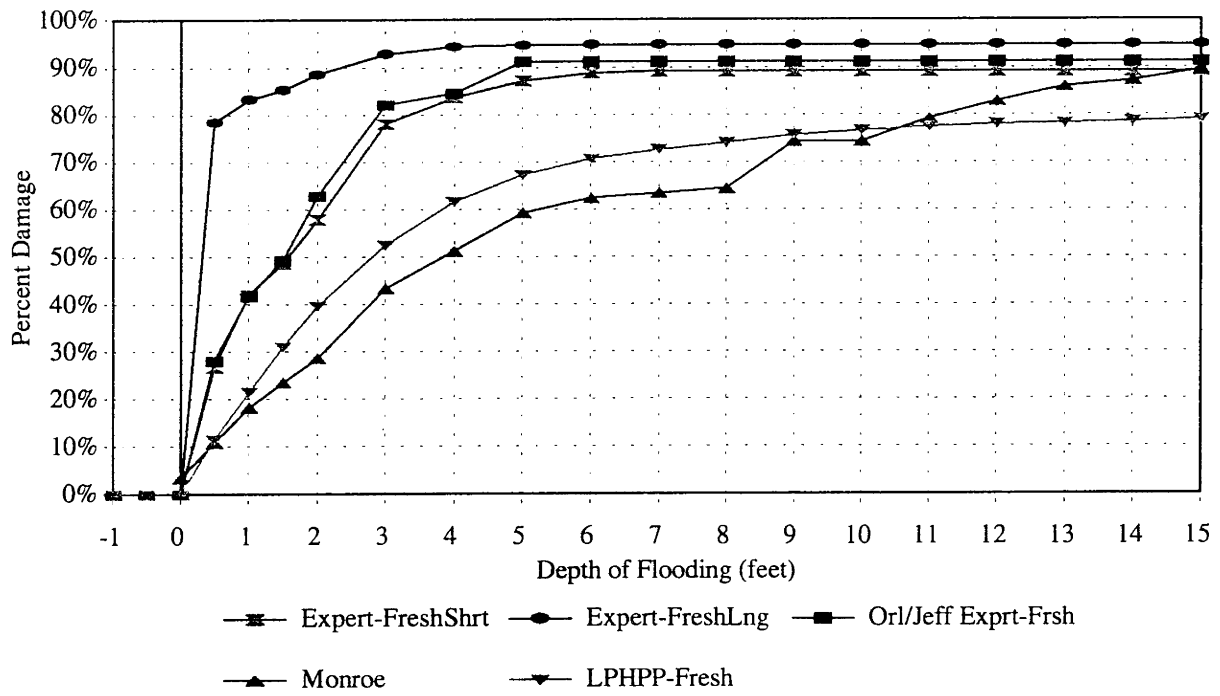
In general, as described by IWR, the methodology used to derive the FIA curves, the validity of the curves, the applicability of the data for USACE purposes, and the actual validity of the raw data are some of the main points of contention concerning use of FIA data and the estimates derived from it.

22. As for the comparison of structural depth-damage estimates from expert opinions for this study and LPHPP, the latter curves are generally lower than the former. The LPHPP curves also show less variation between the freshwater and saltwater conditions than the expert opinion curves. The experts for the current study concluded that duration was a major factor for higher damages at lower elevations on the saltwater curve. In other words, it did not really matter that the floodwater was saltwater it mattered more that there was water in the structure for one-week instead of one-day. Other variations between expert estimates and LPHPP curves may be attributed to the methodology in developing damages, the differing categories used, or to some extent the effects of smoothing the LPHPP curves. Also, although the expert opinion structure curves for the current study are generally higher than the LPHPP estimates it should be noted that all expert opinion curves were developed under a conservative methodology. The expert panel depth-damages were calculated as the replacement cost of damaged items to the total replacement value. If replacement costs of damaged items was compared instead to the total depreciated replacement value the resulting percentages would be higher. The mobile home expert short duration flood damage estimates for structure, in contrast to the other residential categories, fall somewhat below the LPHPP curve. This may be attributed to the panels inexperience with mobile home construction, and despite their general comments to the contrary, the fact that the panel did not conclude total structural damage at any depth. Although, they agreed that at a relatively low flood depth, due to the construction quality and techniques for mobile home manufacturing, that it would cost less to replace the entire structure than to repair individual components, the mobile home structure curve never approaches 100 percent damage.

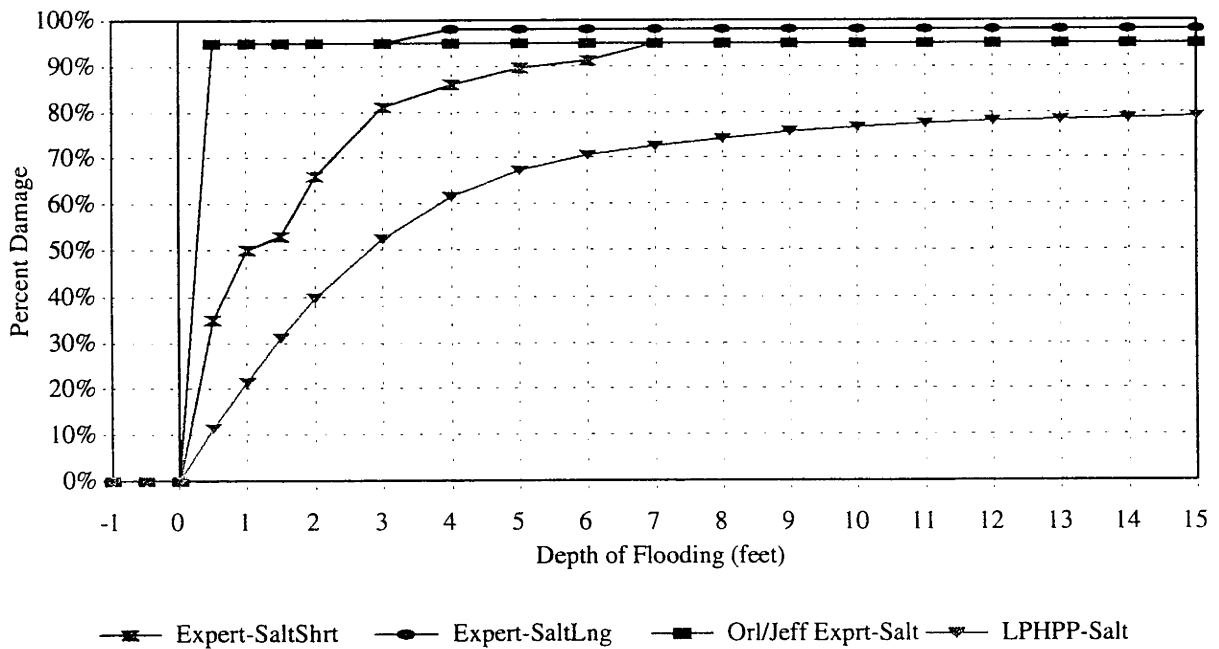
23. For the commercial structure categories the curves from this study and the Jefferson/Orleans study track very well while the Monroe curves are noticeably higher. One reason for these higher estimates by the Monroe panel is that the experts in the Monroe study were given different commercial structure categories with not as clearly defined construction characteristics as those considered in the two more recent G.E.C. studies. Differences between the LPHPP commercial structure curve and the other sources could result from the fact that all non-residential structures were lumped into one construction category. Figures 43 through 48 show the commercial structure comparisons for saltwater and freshwater. As seen in the figures, the curves for metal frame and masonry bearing wall structures from this study and Jefferson/Orleans track well with the LPHPP curve. However, the wood or steel frame curves from the G.E.C. studies are consistently higher than the LPHPP non-residential structure curve. Along with previously explained reasons for differences in the expert and LPHPP structure depth-damage functions, this final structure category was assumed by the expert panel to be similar to the 1-story residential category and the curve was developed based on that assumption. Therefore, depending on the LPHPP methodology for this category, the curves shown in figures 47 and 48 may not be comparable at all.

24. Figures 49 through 70 show content depth-damage functions from all available sources for freshwater and saltwater. General observation can be made about these sets of curves which fall in line with the discussions previously presented in this section. Observations regarding variations between expert panel and interview estimates and LPHPP curves as similar to those made in the comparison of

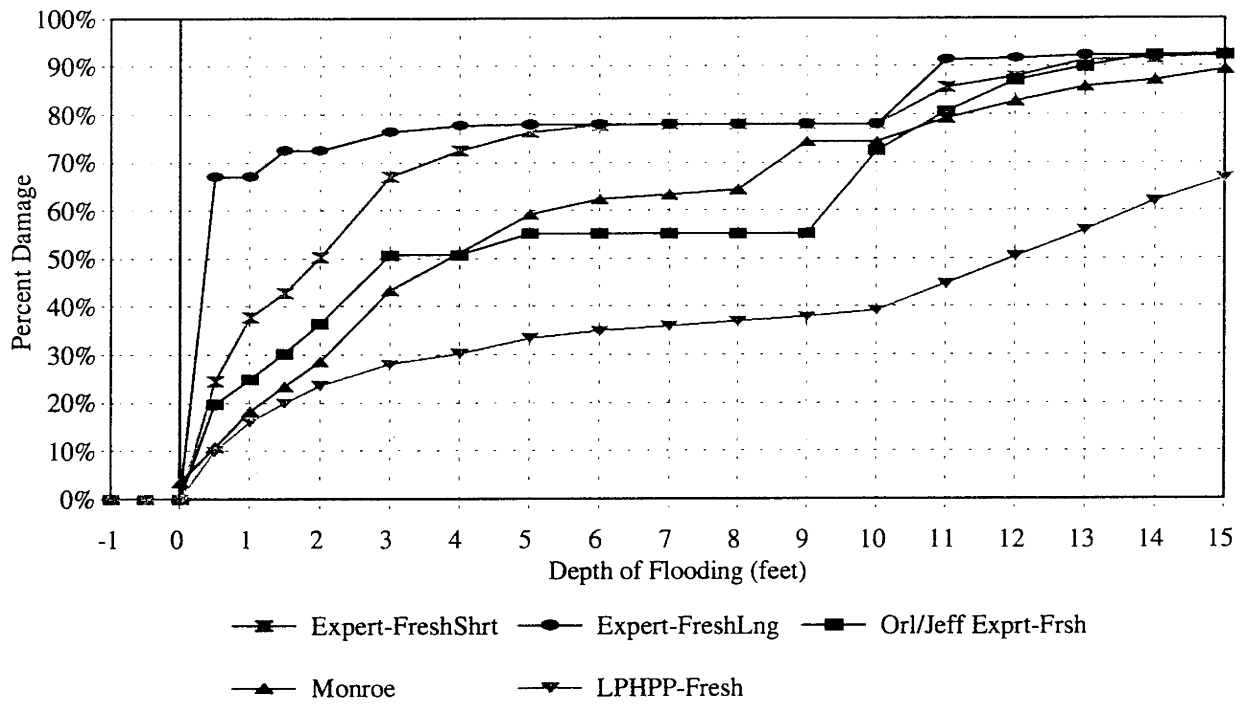
content-to-structure value ratios from the same sources. Gross differences between the LPHPP and expert curves for contents may be the result of comparing categories which are dissimilar or may result from the expert panel methodology for this study. The panel methodology required the experts to make depth-damage estimates for an entire category based on one prototypical business.



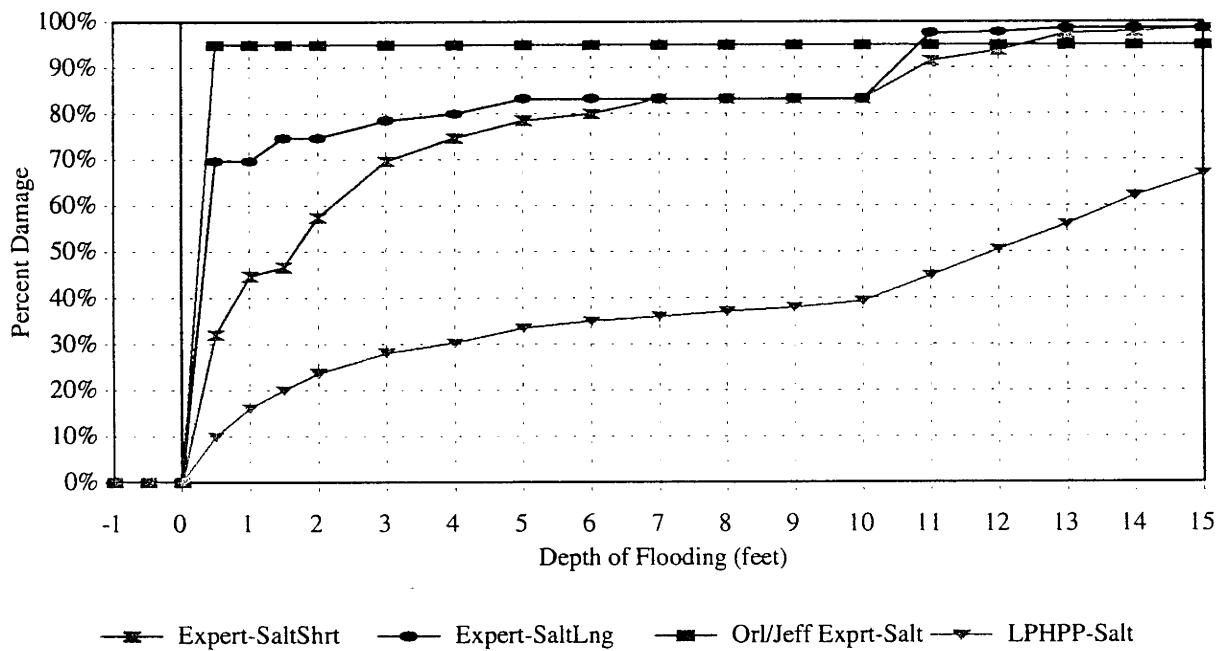
**Figure 49. Comparison of One-Story Contents,
Freshwater Depth-Damage Relationships**



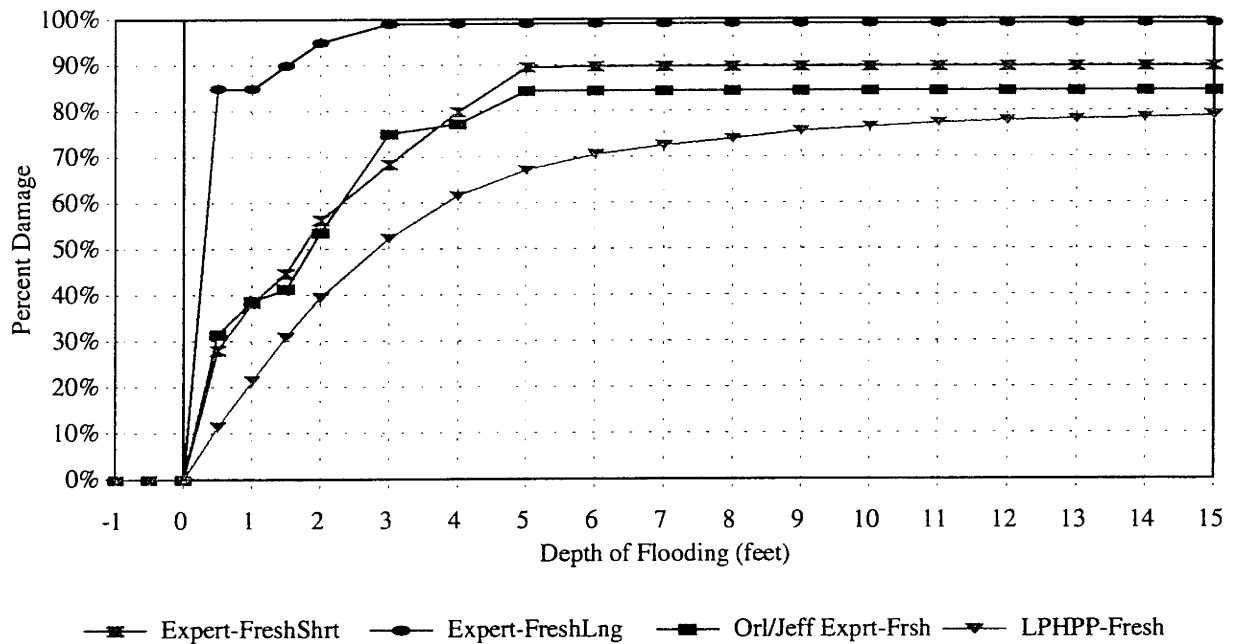
**Figure 50. Comparison of One-Story Contents,
Saltwater Depth-Damage Relationships**



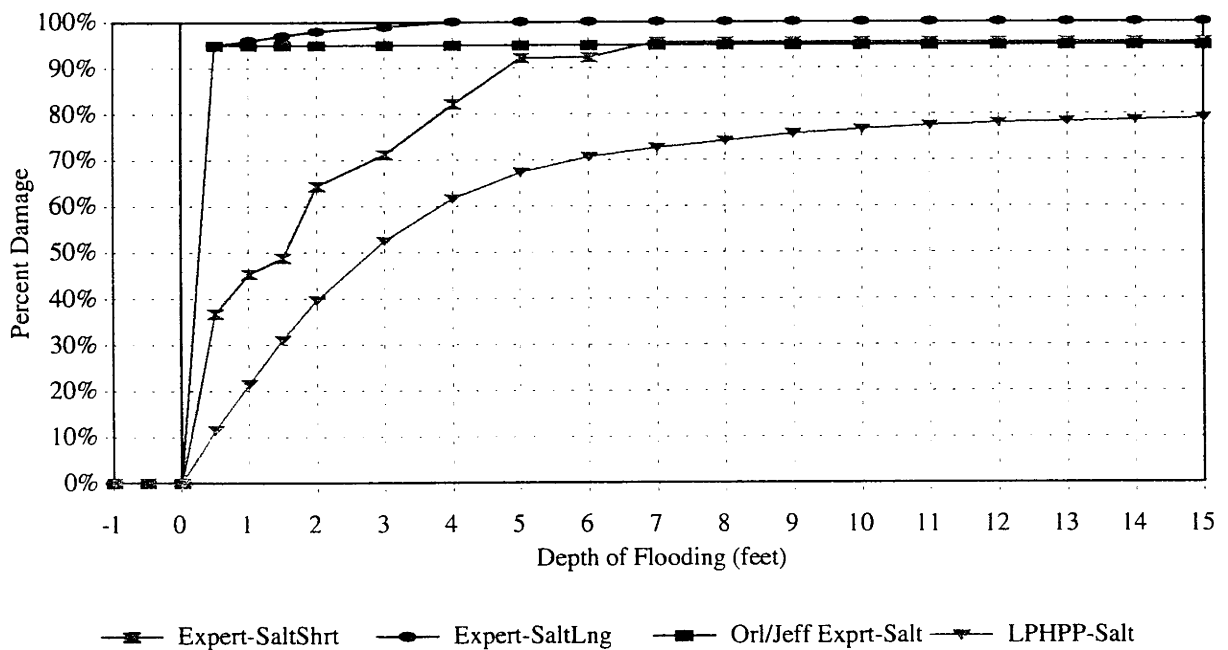
**Figure 51. Comparison of Two-Story Contents,
Freshwater Depth-Damage Relationships**



**Figure 52. Comparison of Two-Story Contents,
Saltwater Depth-Damage Relationships**



**Figure 53. Comparison of Mobile Home Contents,
Freshwater Depth-Damage Relationships**



**Figure 54. Comparison of Mobile Home Contents,
Saltwater Depth-Damage Relationships**

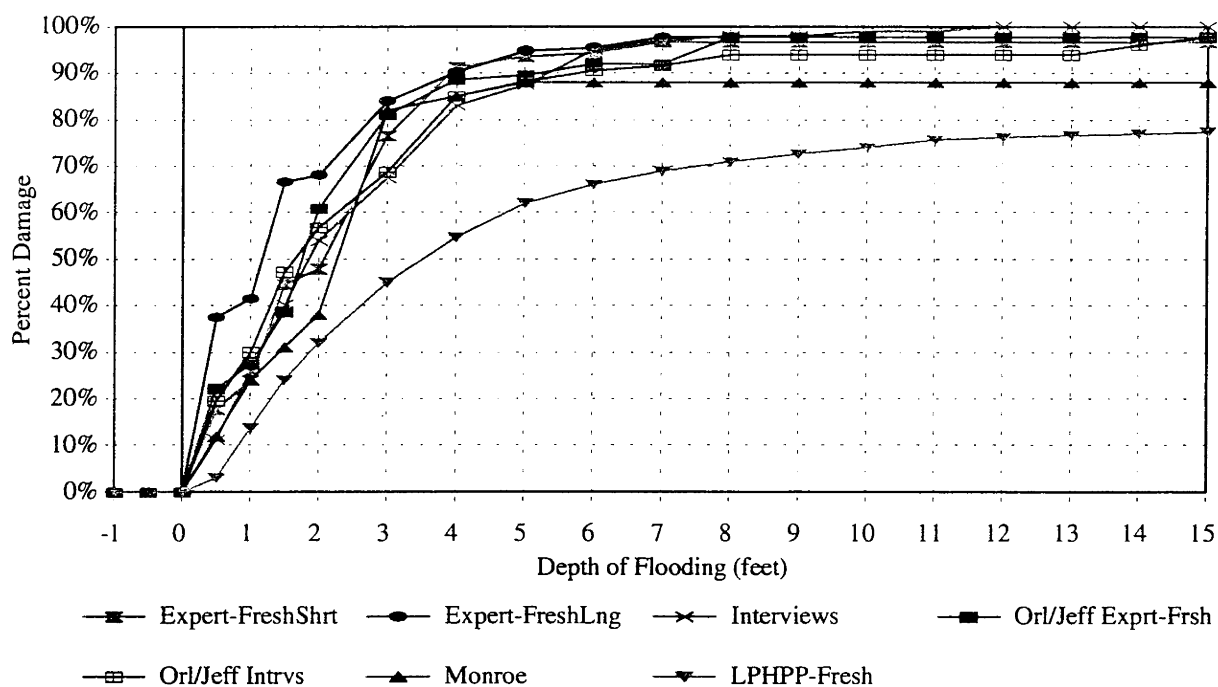


Figure 55. Comparison of Eating and Recreation Contents, Freshwater Depth-Damage Relationships

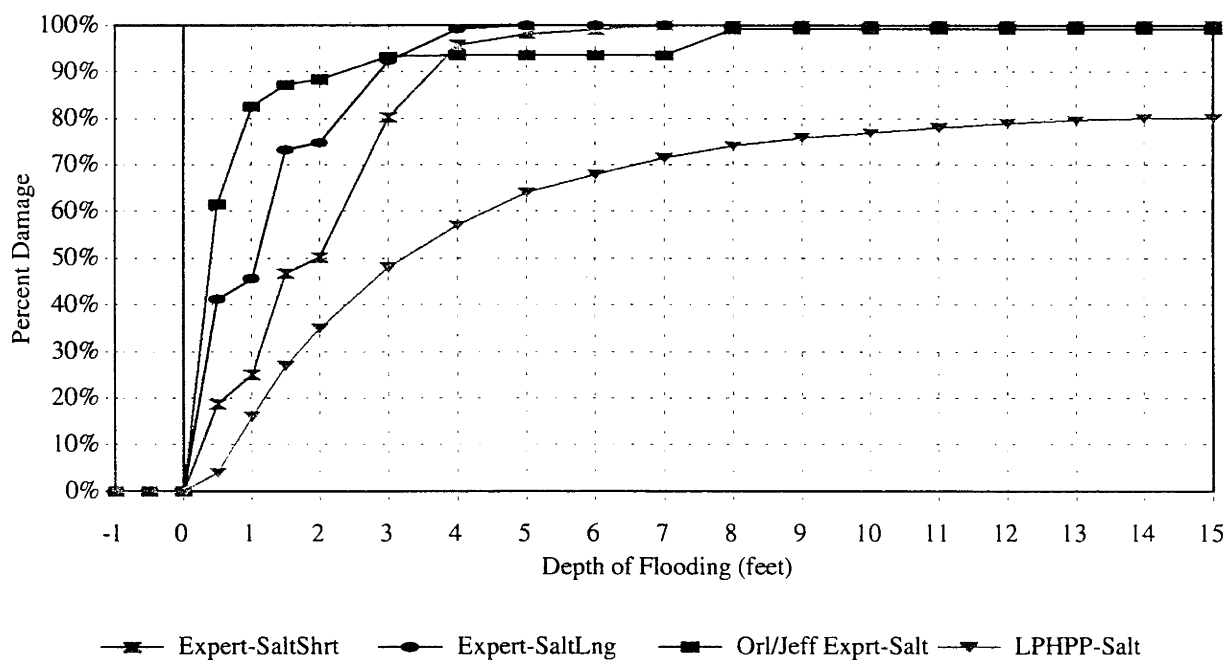


Figure 56. Comparison of Eating and Recreation Contents, Saltwater Depth-Damage Relationships

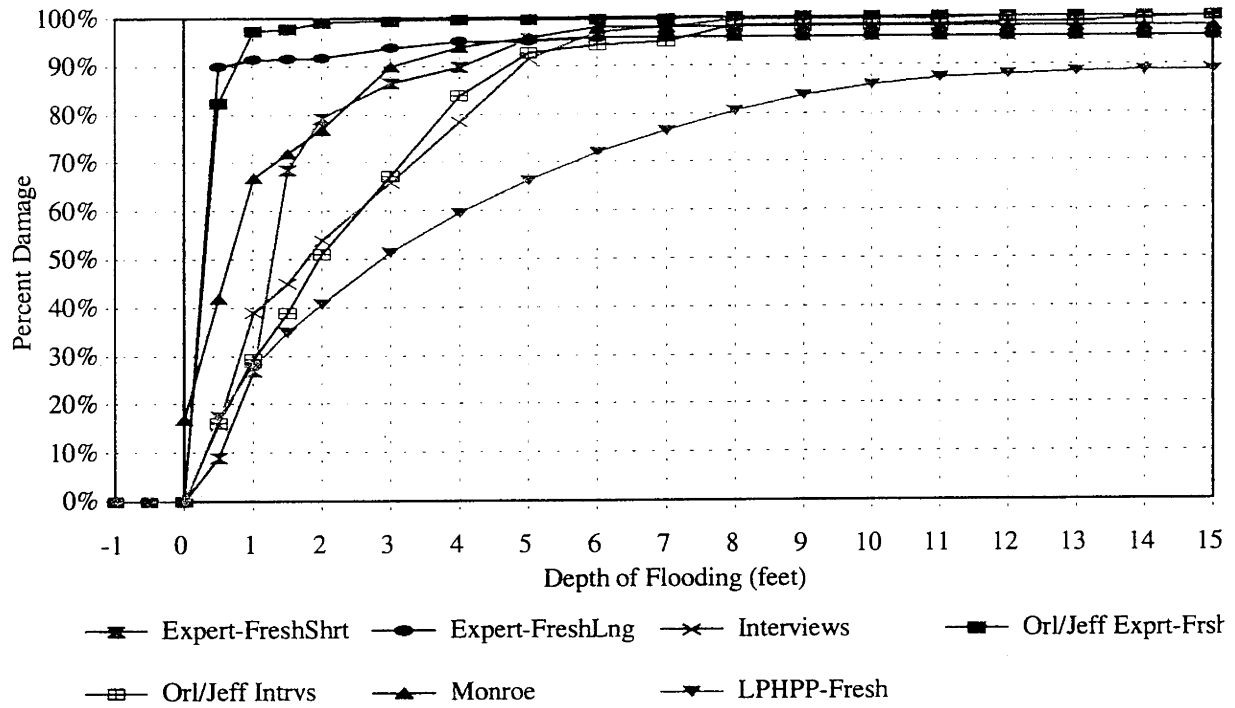


Figure 57. Comparison of Groceries and Gas Stations, Freshwater Depth-Damage Relationships

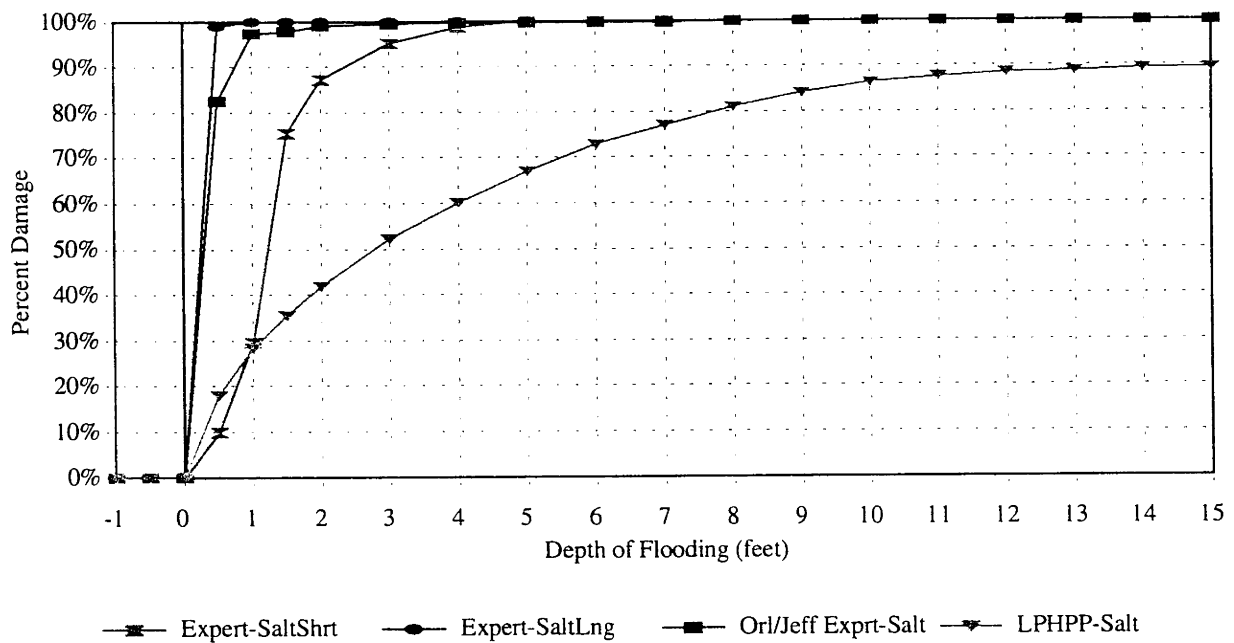


Figure 58. Comparison of Groceries and Gas Stations, Saltwater Depth-Damage Relationships

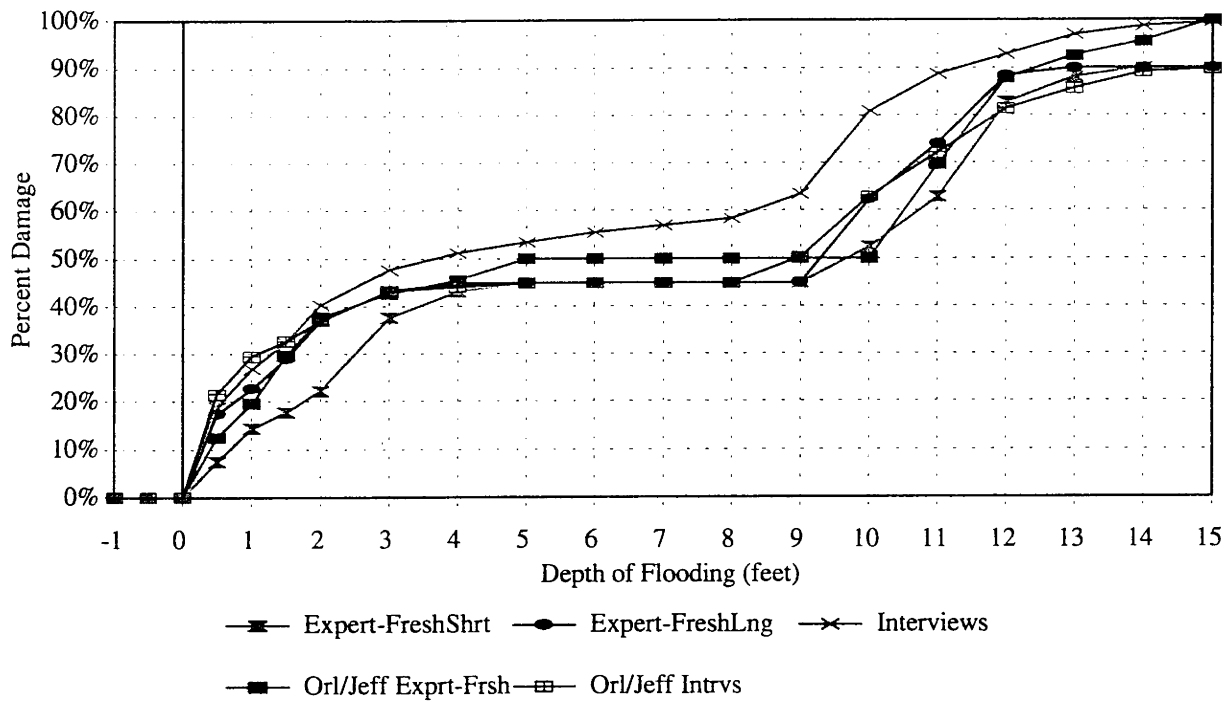


Figure 59. Comparison of Multi-Family Residences Contents, Freshwater Depth-Damage Relationships

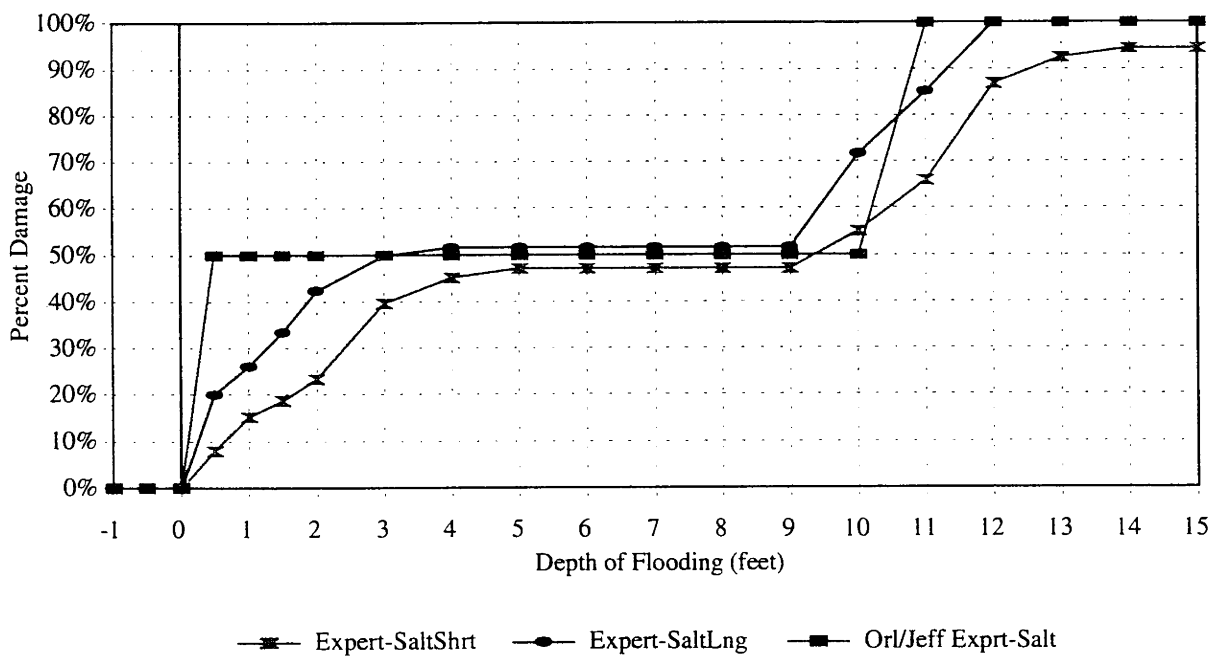


Figure 60. Comparison of Multi-Family Residences Contents, Saltwater Depth-Damage Relationships

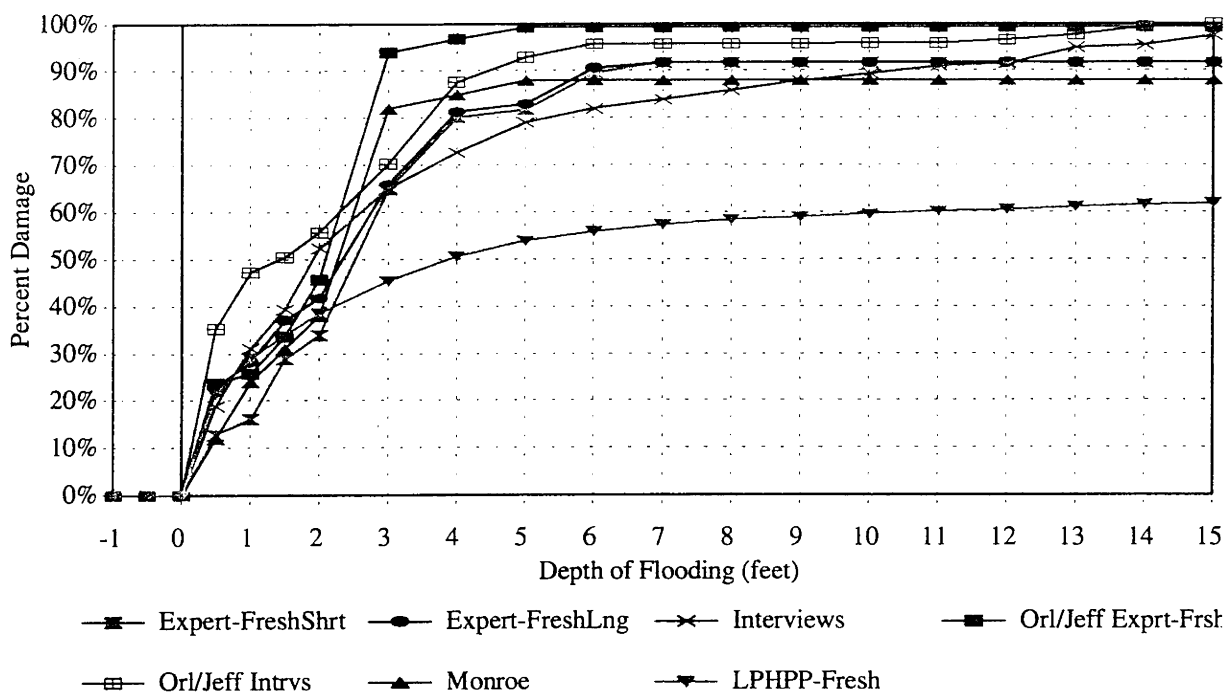


Figure 61. Comparison of Professional Businesses Contents, Freshwater Depth-Damage Relationships

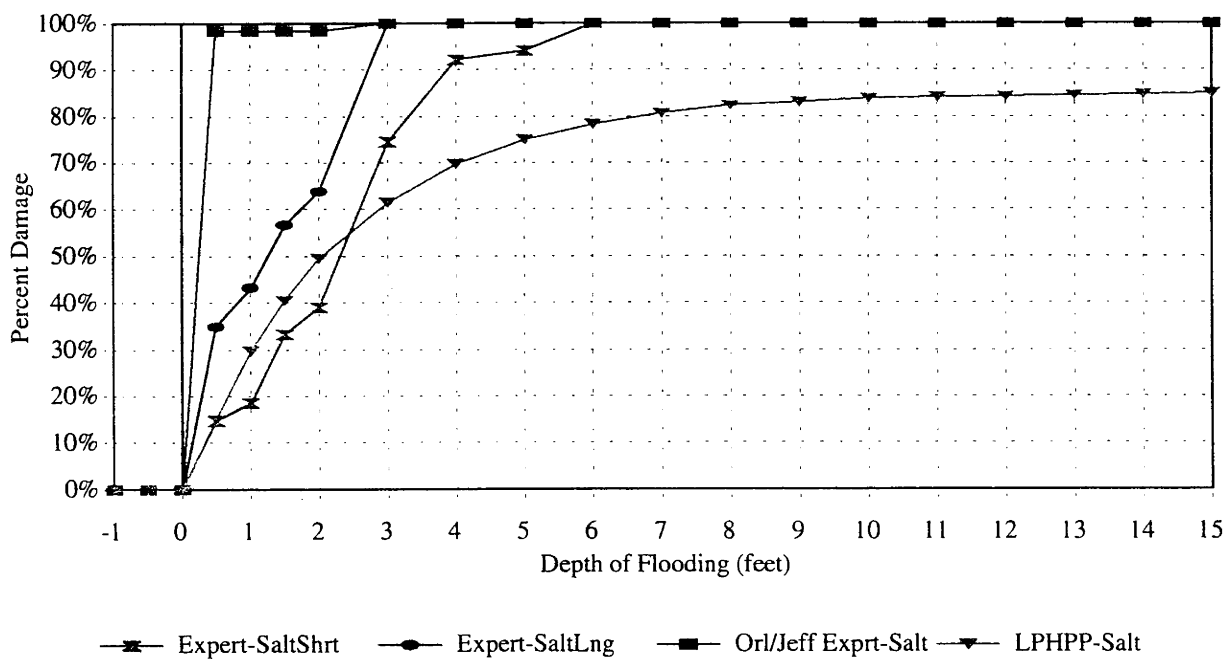


Figure 62. Comparison of Professional Businesses Contents, Saltwater Depth-Damage Relationships

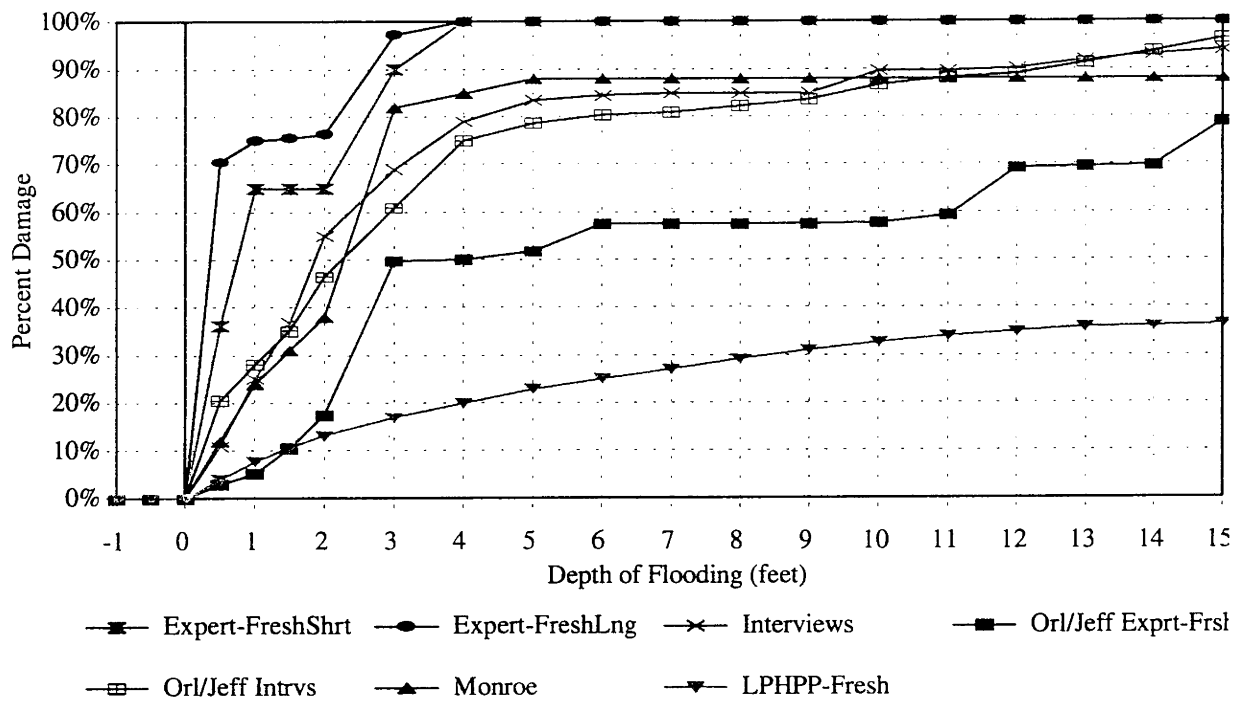


Figure 63. Comparison of Public and Semi-Public Contents, Freshwater Depth-Damage Relationships

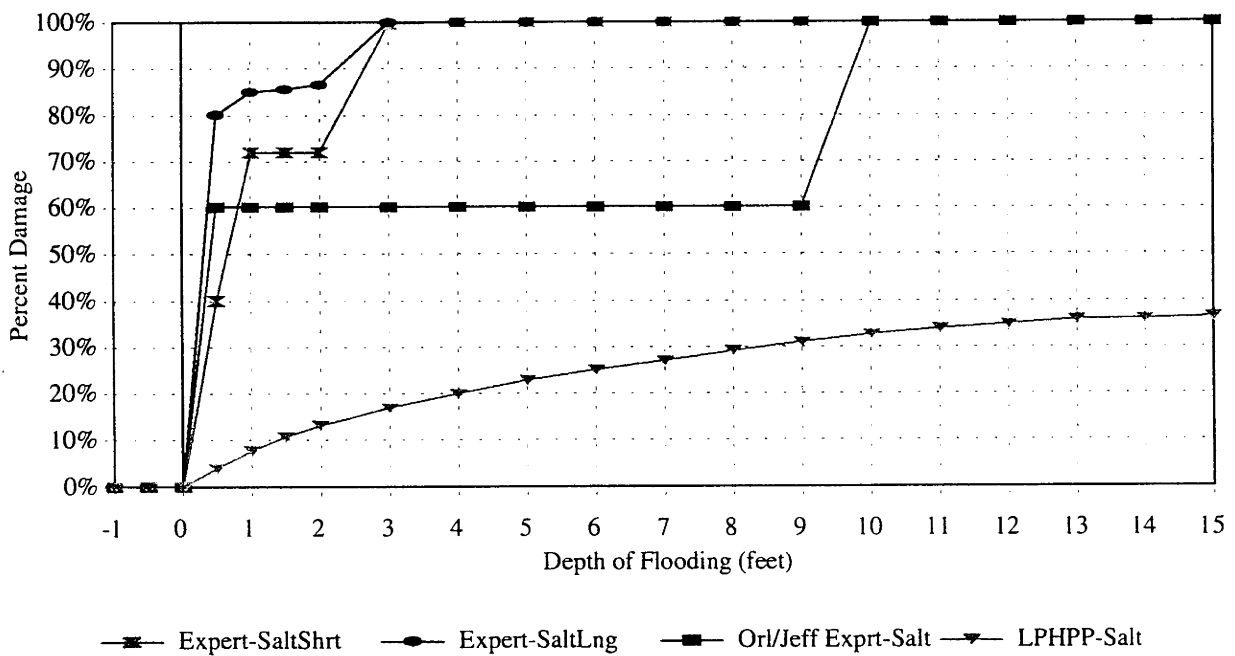


Figure 64. Comparison of Public and Semi-Public Contents, Saltwater Depth-Damage Relationships

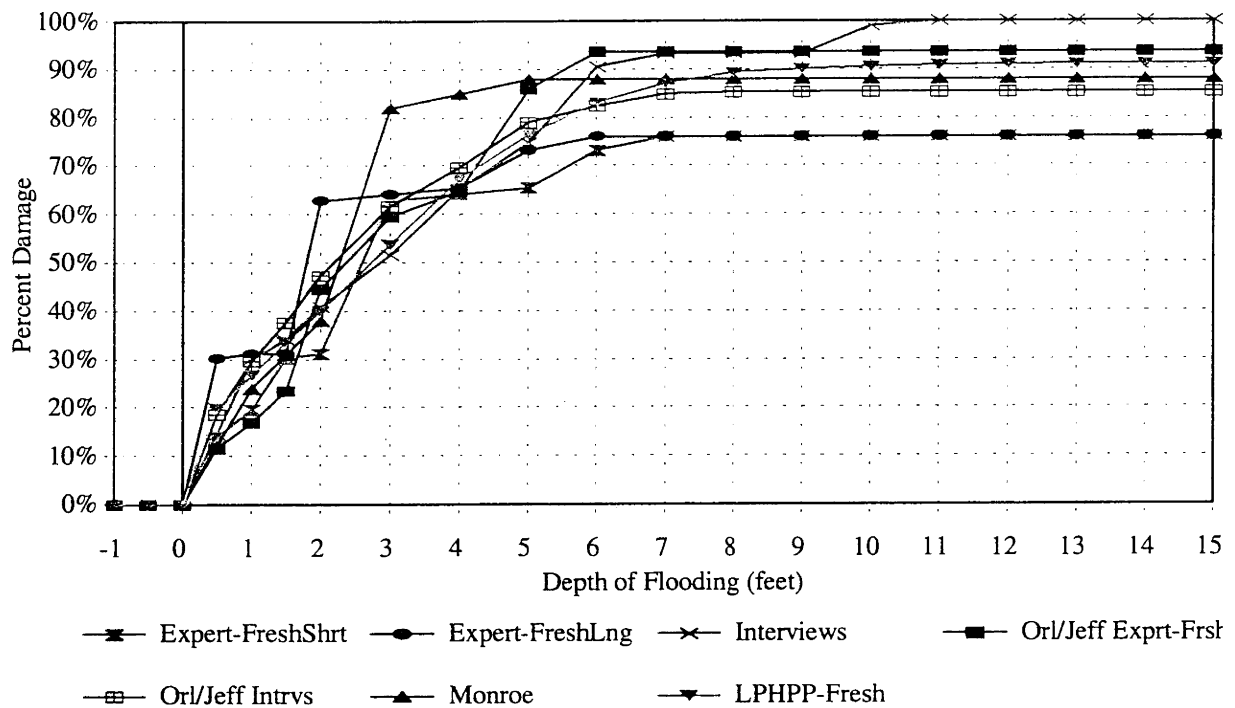


Figure 65. Comparison of Repairs and Home Use Contents, Freshwater Depth-Damage Relationships

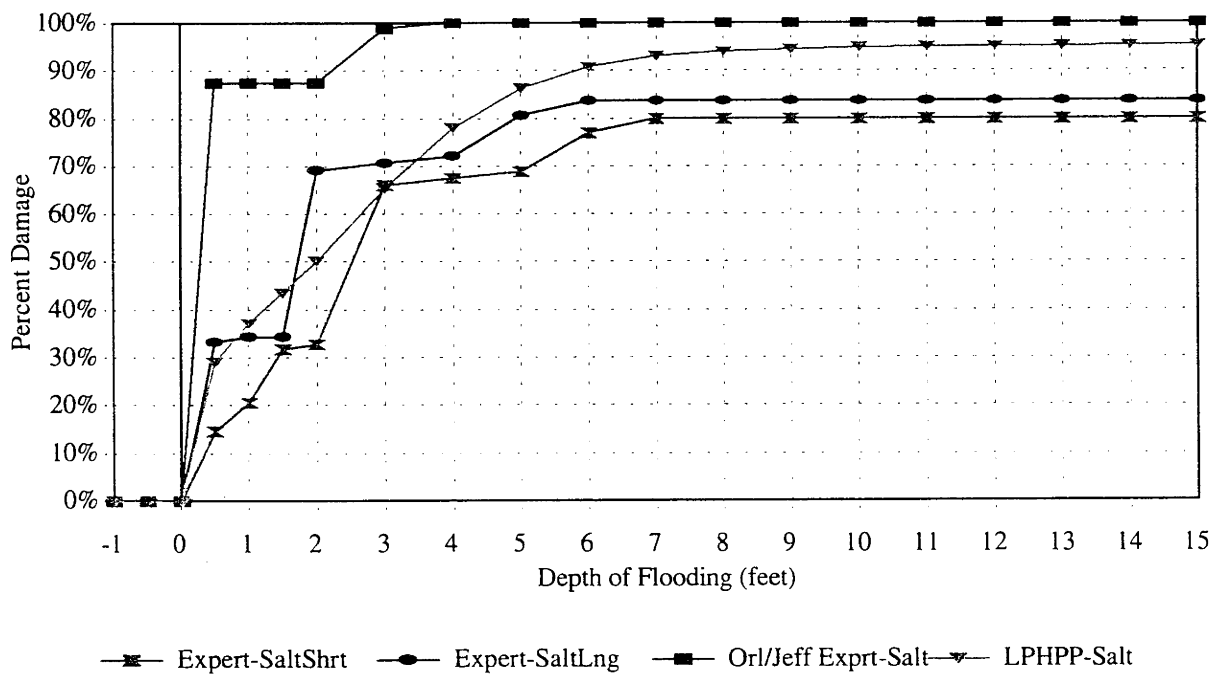


Figure 66. Comparison of Repairs and Home Use Contents, Saltwater Depth-Damage Relationships

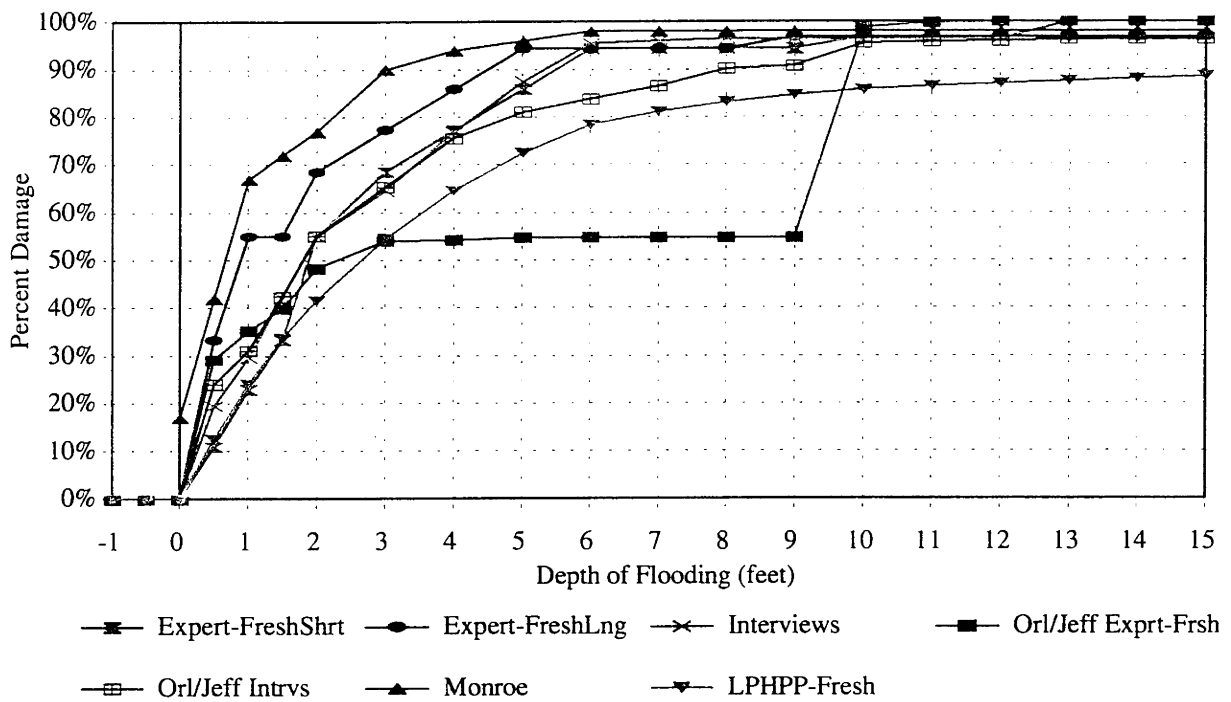


Figure 67. Comparison of Retail and Personal Services Contents, Freshwater Depth-Damage Relationships

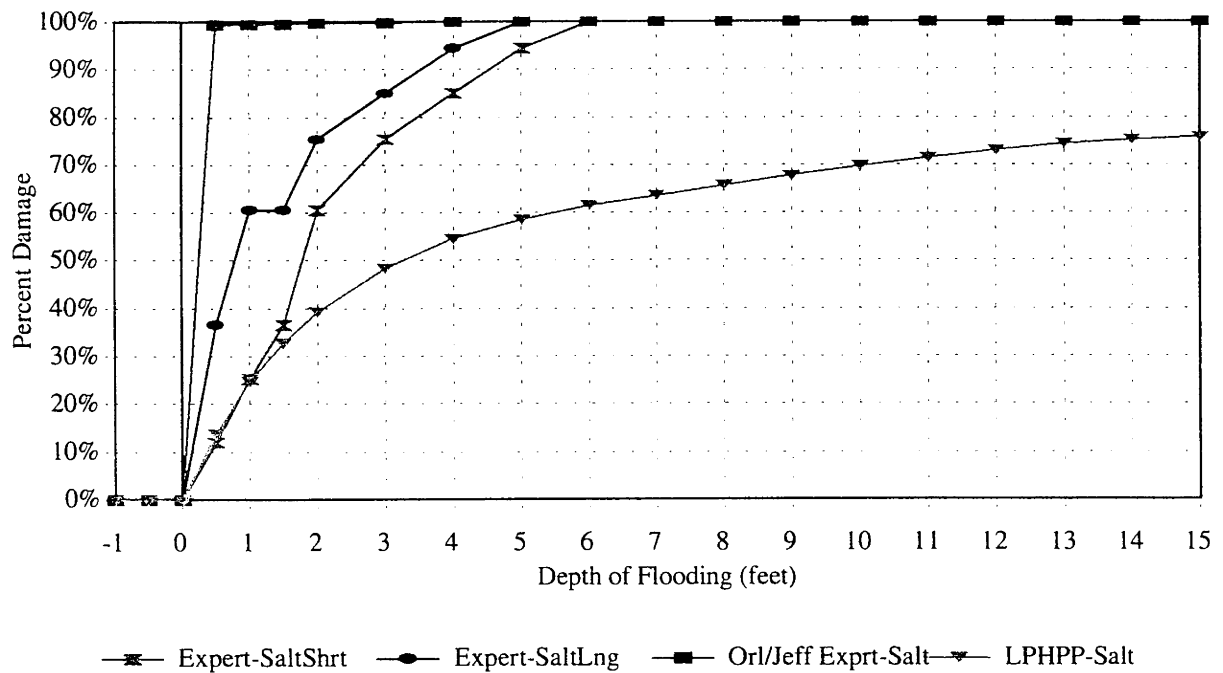


Figure 68. Comparison of Retail and Personal Services Contents, Saltwater Depth-Damage Relationships

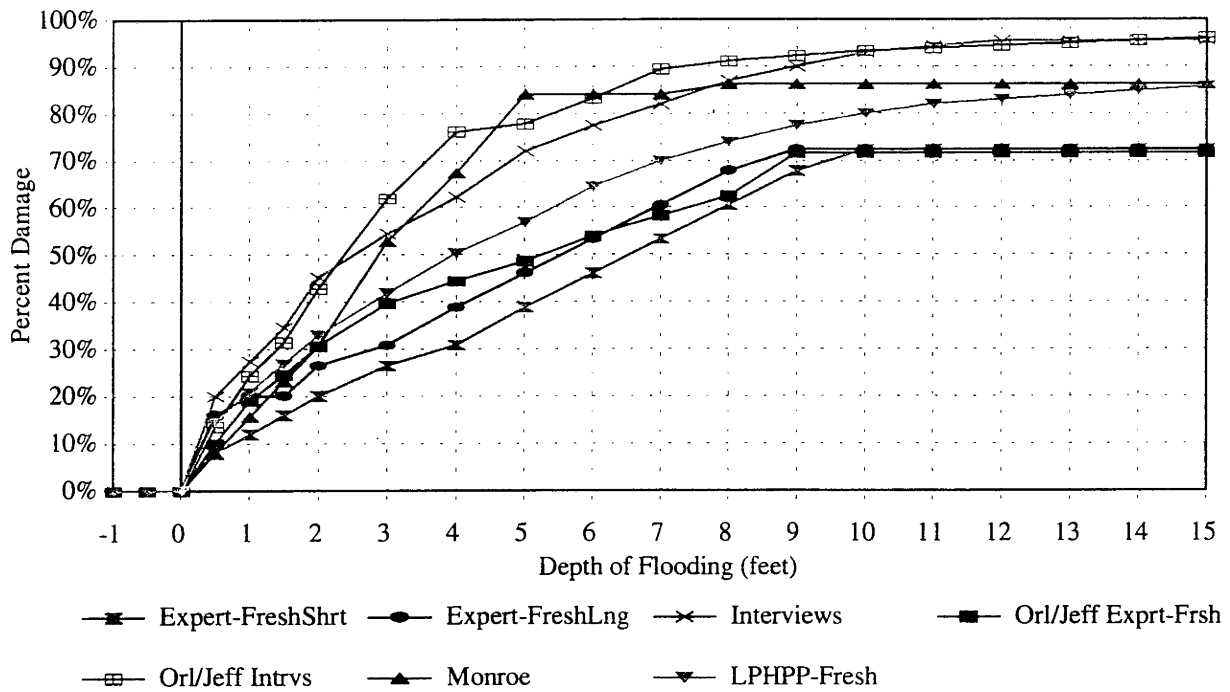


Figure 69. Comparison of Warehouse and Contractor Services Contents, Freshwater Depth-Damage Relationships

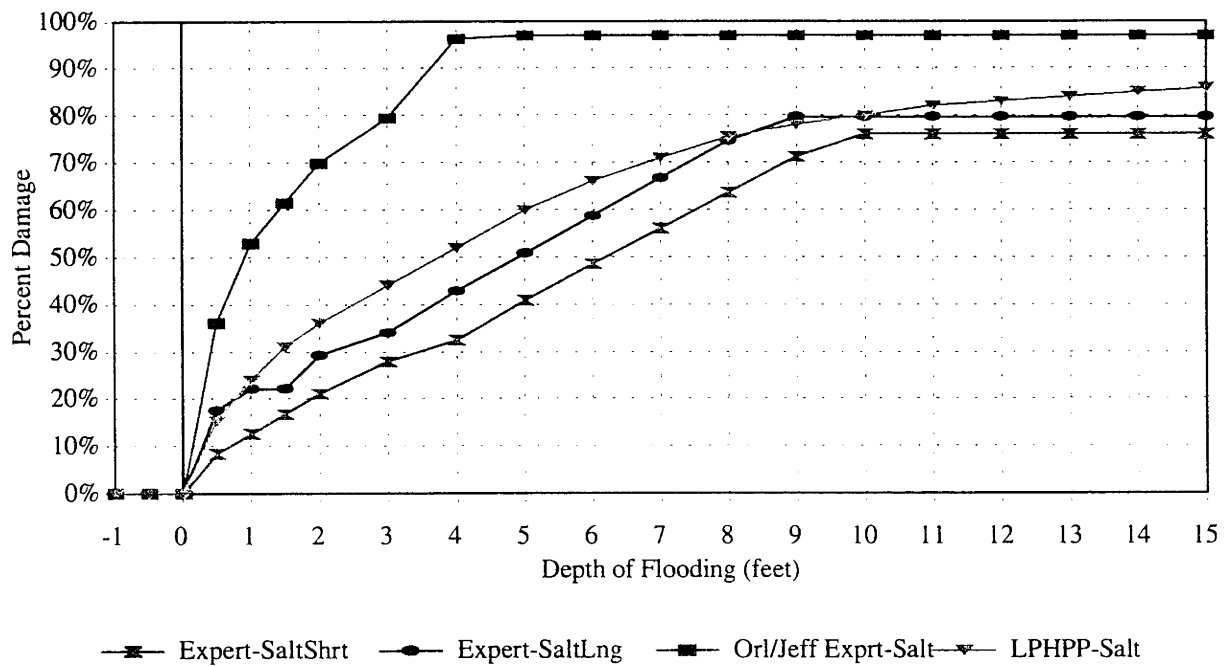


Figure 70. Comparison of Warehouse and Contractor Services Contents, Saltwater Depth-Damage Relationships

X. CONTRACTOR'S OBSERVATIONS AND FUTURE STUDY RECOMMENDATIONS

A. Structure Depth-Damage

1. Residential and commercial structure depth-damage relationships were developed for this study effort based on expert opinion. Experts in construction, remodeling, and restoration provided the best estimates from available sources. The expert opinions showed consistent estimates of damage at various flooding levels. Also, the experts expressed the greatest level of confidence in estimating damage to structures. Homeowner interviewees were reluctant or completely unable to describe damage to structures at varying flood levels. On the other hand, commercial operator interviewees just as easily estimated structure damage or even more easily as content damages. Commercial structure depth-damage relationships from interviews were consistently higher than comparable estimates made by the expert panel. This may in part be due to aggregating structure depth-damage relationships into commercial structure categories when the data was collected by content category. In other words, the structure curves were developed in the process of collecting content value and content damage estimates during commercial operator interviews. Ten commercial interviews were completed for each content category. However, based on data from each interview a single content category may contain multiple interviews for each structure category. Given this, the commercial structure categories, of which there is only three, have more than ten sample interviews to base aggregate depth-damage estimates on. The fact that commercial structure damage estimates from interviews are higher than the damage curves developed by the panel strengthens the argument that the expert estimates are conservative.
2. Differences between the current study results and the 1996 study are expected to a certain extent. The two studies utilized different panel members from different study areas with different flooding experiences. There are also slight differences in the way panel meetings were conducted and what was asked of the experts. The 1996 experts were asked to make individual estimates of depth-damage prior to developing the group estimates. This task was forgone in the current study as a needed to save time to develop the additional curves in the current study.
3. In the comparison between this study and the 1996 study the freshwater depth-damage curves actually compare rather well. For example the 1-story and two-story on pier and mobile home categories track very well in shape and damage value between the two study. The 1-story and 2-story on slab freshwater categories also track well in shape even though damage values are different. Such differences are the reason for utilizing risk and uncertainty analysis. The minimum and maximum range for damage values at each flood level estimated by both expert panels are expected to account for many of the differences mentioned here. A brief review of depth-damage relationships from both studies shows that for a given category and flood level a good many of the damages estimates between the two studies fall within the given minimum/maximum range for the other study.
4. For the freshwater 1-day condition the 1996, Orleans/Jefferson and current study results compare remarkable well. However, the saltwater 1-week condition damage for mobile homes does not compare well at all. This may in part be attributed to the current study panel's efforts at estimating

saltwater curves for both long and short duration. Notice that in the current study results the saltwater 1-week curve shows relatively higher damages than the 1996 while the saltwater 1-day curve from the current study is lower. The current study panel expressed more definitive experience with mobile homes whereas the 1996 panel noted their inexperience with mobile homes in the Orleans/Jefferson study area. The current study area has a relative large number of mobile homes utilized as camps and the panel has had first-hand experience with saltwater damages to these structures due to Hurricane Andrew. Overall there were no mobile home experts on the 1996 panel while experts on the current panel had first-hand experience with mobile home flood damages.

5. The differences in the two panel's estimates for saltwater damages can be attributed to the different panel members and their contrasting experiences. For example the current panel's most recent major flood experience was Hurricane Andrew (saltwater, hurricane surge with velocity) while the 1996 panel's most recent experience is the 1995 Flood (freshwater, overbank canal). Also, the current panel was required to estimate damages for both long and short duration saltwater flooding which resulted in more thoughtful estimates than the 1996 panel's estimates for long duration saltwater. As a necessity of the methodology the 1996 panel was required to place more emphasis on the long versus short duration than saltwater versus freshwater.

6. The commercial and residential structure depth-damage relationships from this study are applicable to studies conducted in and around the Lower Atchafalaya and Morganza to the Gulf, Louisiana study areas. Based on the knowledge and experience of the expert panel, these curves should reflect the most recent and historic construction and repair techniques and materials used in the study areas and should therefore be considered the most useful curves considered in this study.

B. Residential Content Depth-Damage and CSV

7. Residential content depth-damage estimates developed by the expert panel were based in part on the results of homeowner interviews. The homeowner inventories provided the experts with a list of typical content items for each residential category and the video tapes assisted the panel in determining placement of the items relative to first floor elevation. With this information the experts in interior design, restoration and repair estimated a value for each item and determined specific damage to each item at various flood depths. For future studies, an accurate and efficient source of depth damage relationships may be obtained by supplementing the expert opinions with content value and content placement data from the homeowner interviews. Given a larger more stratified sample of homeowner interviews, a list of typical contents including value and height above first floor could be provided to the panel so that the experts would then be able to concentrate fully on depth-damage development.

8. Homeowner interviews make it possible to precisely define home content items and value. The interview methodology is a solid source of data in that it relies on hard estimates of content value and visible damage criteria through the inventory and video taping process. An increased number of sample homes in each category may allow for greater confidence in the survey results. However, it is more important to create a well-stratified sample regardless of the sample size. The most appropriate way to insure a well-stratified sample is to generate many potential sample homes and select samples based on the size, value, and geographic area of the home. Given a well-stratified sample selection and adequate sample size, homeowner interviews with content inventorying and video taping can be used to determine the most realistic content depth-damage relationships.

9. In the 1996 study the expert panel methodology was new in developing typical structure and content values and depth-damage relationships. The structure panel was the first group of experts to meet in the 1996 study. In this first meeting the experts were asked to estimate total structure value and then percent damage to structure at various flood levels. It was not until after the first day of structure panel meetings began that the NOD and G.E.C. had a firm grasp of the necessary order and detail the panel meetings should take. In developing structure values the panel did not estimate replacement costs on an item by item basis. Instead they determined that the average residential new construction cost per square foot was \$50 for Orleans and Jefferson parishes. They then determined the typical size home in the study area for each of the one-story and two-story homes on slab and pier and applied the \$50 cost per square foot to estimate total structure value. In general the construction experience and hence the typical residential structure characteristics developed by the 1996 panel was based on newly constructed homes in the study area. To determine the residential structure depth-damage curves in the 1996 study the panel came up with a detailed list of structural items to consider in total damage at each flood elevation and the subsequently estimated damages to each of these items at each flood level.

10. With the experience in panel methodology gathered by G.E.C. and NOD from the 1996 study, the structure panel for the current study was asked to estimate structure values in a slightly different manner. Going into the structure panel for the current study, G.E.C. had developed a recommended list of structure items for the experts to consider. Therefore, the experts for the current study developed total structure value from the addition of all itemized values instead of on a cost per square foot basis. Each structure type was considered separately in determining structure value. For instance the typical one-story on pier home in the current study area was assumed to be wood frame with hardwood floors in at least 70 percent of the home. Also, both of the typical two-story homes were considered to be larger and of higher quality than the one-story homes as this was the experience of the contractors. According to the panel very few two-story homes are built in the current study. In reviewing the audio tapes from the current study structure panel meetings it was recalled that after the experts figured the total structure values for each residential structure type based on the itemized values they decided the resulting cost per square foot was too low. Hence, the panel increased their original replacement cost estimates by certain percentage which ended up including indirect costs such as contingency fees. These types of additional costs were not included in the 1996 panel estimates. Also, taken from the audio tapes of the current study when the structure panel discussed new construction costs per square foot, after they developed the detailed estimates, they agreed that average cost for the current study area would be between \$50 and \$55 per square foot depending on the quality of construction materials. This compares well to the \$50 per square foot estimate made by the 1996 panel. Also, if the cost per square foot for a one-story on slab home from the 1996 (\$50) study and the current study (\$53) are compared it is realized that there really is not such a major difference in the two panel's estimates. In fact there is only a \$3 difference or a six percent increase of which 2.7 percent can be attributed to inflation according to the Consumer Price Index for Southern Urban areas between January 1996 and January 1997. In addition, according to the Engineering News Record lumber prices climbed 27 percent from January 1996 to January 1997 which is expected to account for some increase in residential construction cost over this past year.

11. Given a well-stratified sample of residences, best estimates of CSVR result from content and structure values based on homeowner interviews. Total content values developed from the home inventory process are the most accurate estimates available. Likewise, the Marshall & Swift

evaluations made for each sample home at the time of interviewing provide the best estimates for comparison to homeowner content values.

C. Commercial Content Depth-Damage and CSV

12. Commercial content depth-damage relationships developed by the expert panel and from operator interviews show similar results. Some differences between the two sets of curves as seen in the groceries, retail, and warehouse categories may result from the limits of the methodology rather than inaccuracies in the estimates themselves. Discrepancies existing between the two sources of curves may partially result from the necessity of the panel methodology. It is not cost effective nor feasible to have the experts estimate damages to contents of every type of business in each commercial content category. Therefore, the experts must provide estimates for a single prototypical business in each category. This methodology may provide less accurate results if commercial content categories to be considered are too broad in definition. For the current study effort there were eight commercial content categories which appear to provide reasonable results without an excess number of interviews and panel time.

13. Highest confidence may be placed in the operator interview data by assuring an adequate sample size to reflect all types of businesses in each category. A combination of the expert panel and interview process should provide the best estimates of damage to commercial contents. Once the operator interviews have been conducted, a specific business type from each category should be selected and a prototypical content list developed. The experts should use the prototype list to estimate depth-damage relationships for each category. The prototype business should be selected such that it exhibits average characteristics and damage potential for the overall category.

14. Good success in the interviewing of commercial operators can be facilitated with an initial visit to introduce study team members. On the initial visit, it proved beneficial to leave a business card and a letter of introduction from the USACE and attempt to schedule a convenient time to return. When prescheduled, the commercial operators can be very helpful with the study and may even gather insurance policies/claims data or other relevant documents to assist with the interview. For commercial operator interviews it is important to allot plenty of time, be prepared to conduct interviews on the spot or schedule a return visit, and allow for a high level of unobtainable or unusable interviews. Gaining one quality commercial interview out of three to four contacts is a reasonable expectation.

15. Given an adequate sample of commercial establishments for each category, best estimates of CSV result from content and structure values based on operator interviews. Total content values developed from the interview process are the most accurate estimates available. Owner/operators know the value of their equipment, merchandise and inventory like no other, including the experts. Likewise, the Marshall & Swift evaluations made for each sample commercial structure at the time of interviewing provide the best estimates for comparison to owner/operator content values.

D. Vehicle Depth-Damage

16. Vehicle depth-damage relationship may best be estimated by car dealers who have experienced recent flooding or from insurance adjusters with vehicle flood claim experience. Both of these sources should adequately provide estimates of flood damage to varying automobile sizes or

classes. The full-size, mid-size, and compact automobile classes are sufficient categories to represent differences in auto damages among varying vehicle sizes.

E. Closing Comments

17. These brief comments represent the contractor's observations developed during the completion of this study effort. The scope of work and methodology used in this study provide a good basis for future studies of depth-damage relationships and content to structure value ratios. The accuracy of data developed from this methodology may be improved with additional interviews, but more interviews would result in higher study costs with no guarantee of increased accuracy. Most important when considering the interview methodology is to assure a well selected sample no matter what the sample size. In general, using a combination of the interview process and the expert opinions as shown in this study effort will provide the best estimates from readily available sources.

Appendix A

EXPERT ASSUMPTIONS FOR CONTENT AND STRUCTURE DAMAGE

EXPERT ASSUMPTIONS FOR ITEMIZED CONTENT DAMAGE

Living Room

- **Bookcase**- Particle board gone at any depth of water touching it, not repairable or not worth repairing.
- **Books** - Unsalvageable after water touches them.
- **Couch/Sofa/Chair** - Unless it's a really nice piece, such as an antique, on legs, the skirt is going to get wet at 0.5 foot of water and the piece is not worth reupholstering.
- **Coffee/End Table** - If only the legs are submerged at 0.5 foot to 1.0 foot of water and they are sealed wood repairs can be made, but once the water reaches the table top, these items are unsalvageable, the top to a coffee table is lower than end tables therefore coffee tables will be lost sooner than end tables, at 2.0 feet of water total loss of end tables should occur.
- **Lamps** - Once the water touches the base it is gone.
- **Curtains/Drapes/Blinds** - Once the bottom of a drape/curtain is touched, it is stained and considered a total loss, blinds are a total loss once water reaches them.
- **Stereo Equipment** - Speakers on the floor will be damaged at 0.5 foot of water which should be approximately 1/3 of the total stereo value, once the stereo components are touched they are a total loss, but consider that components can be stacked the bottom one may be a loss at a lower depth.
- **Pictures/Paintings** - Consider replacement, once water reaches these items they are a total loss.
- **Collectibles/Figurines** - Considered replacement, total loss when submerged by the water. However it is assumed that some figurines can be cleaned and salvaged.

Kitchen

- **Food** - Once touched by the water food is gone, also consider food in refrigerators and freezers which may be lost sooner than the water touches it if the appliances are not working.
- **Refrigerator** - Water gets into the insulation some at 0.5 foot, which causes 35 percent damage. At one foot of floodwater, 65 percent damages occur and the application is a total loss at 1.5 feet.
- **Range/Stove** - Maybe some insulation gets wet at 0.5 foot that would causes a 35 percent damage. At 1.0 foot of floodwater 65 percent damage occurs and the range is a total loss at 1.5 feet of water.
- **Microwave Oven** - This is assumed to be placed at a height of 3.0 feet and once water reaches this level, 50 percent damage occurs. This microwave would not be repairable at 4.0 feet of floodwater.
- **Portable Dishwasher** - At 0.5 foot of floodwater, the dishwasher would be 50 percent damaged and would require replacement at 1.0 foot of water.
- **Dinette Table and Chairs** - Most sets can either be refinished or cleaned when exposed to 0.5 ft foot of flooding. However, at 1.5 feet, the seats are covered and the items are 100 percent damaged.
- **Dishes/Crockery/Glassware** - Items are assumed to be placed at varying heights consistent with cabinet heights. Some of these items will never be a total loss, however some items will break and others will require cleaning. Plastic food containers should be replaced because the plastic can harbor the bacteria in floodwater.
- **Silverware/Utensils** - Many of these items will never be a total loss, but will require

cleaning. Plastic utensils should be replaced because the plastic can harbor the bacteria in floodwater, but never total loss.

- **Pans and Cooking Ware** - Consider replacement, once touched by water allow 20% of total value for cleaning, but never total loss.
- **Small Appliances** - Some of these items were assumed to be stored in cabinets and some on countertops. Those in cabinets would be ruined at 1.0 foot of floodwater, while those on countertops would be ruined at 3.0 feet of water.
- **Telephone** - Will be ruined as soon as water gets to it so consider replacement.

Family Area

- **Computer Table/Bookcase/Entertainment Center** - These items usually have a particle board base and are not worth the cost to repair them once damaged by water. Additionally, the finishes are sprayed on and are virtually impossible to match. Thus, these items are a total loss when water touches them. Pieces made of solid wood can be refinished and pieces made of metal can be cleaned up to flooding of 1.5 to 2.0 feet.
- **Television Set** - The television and VCR were assumed to be 3.0 feet from the floor and these items would be a total loss when floodwater reaches that level.
- **Antique Furniture** - An antique can be usually be refinished at a cost of 33 percent of its value at a flood level of 0.5 foot. This cost increases to 50 percent at 1.5 feet of floodwater. At 2.0 feet of floodwater, the item is a total loss.
- **Knick-Knacks** - Total loss once touched by the water.
- **Computer** - Consider replacement, once water reaches base total loss occurs, consider replacement of tower, monitor, printer, etc. may not be at the same height. Assuming the computer is on a table of 3 feet in height, it would need repairs at 2.0 feet of floodwater due to the moisture effects. At 3.0 feet of floodwater, the computer would be a total loss.

Dining Room

- **Dining Table/Chairs/China Cabinet/Buffer** - At 0.5' of water there will be damage to these items resulting in about 30% of total value in restoration costs, at 1.0 foot of water the china cabinet and buffet will be a total loss while the dining table/chairs will incur no additional damage, at 1.5 feet the dining chairs are lost and table top is not repairable so total loss occurs here.
- **China/Crystal** - These items will never be a total loss, but will require cleaning when touched by floodwater. Cleaning costs would amount to 20% of the value of these items. There will never be a total loss, however after water is high enough to submerge these items allow 30% of total value for cleaning and breakage.

Bedrooms

- **Bed Frame/Headboard** - At 0.5 foot to 1.0 foot of water these pieces will sustain damage resulting in 30% of total value, at 1.5 feet of water these items are a total loss.
- **Box Springs/Mattresses** - At 1.0 foot of water these items will be a total loss.
- **Bedding/Bedspreads** - Up to 1.0 foot of water these items can be cleaned for about \$100, at 1.5 feet of water they will unsalvageable.
- **Chest of Drawers/Night Tables** - At 0.5 foot of water these pieces can be restored for about 25% of total value, with a 1.0 foot of water they will be a total loss.
- **VCR Equipment** - Consider replacement, once the water reaches this item it is irreparable.
- **Records/CDS/Video Tapes** - Once these items are touched by water, they will be a total loss, except for a maybe the CDS which may be cleaned and salvaged if not scratch.

- **File Cabinet** - From 0.5 foot to 1.5 feet of water it will take about 10% of total value to clean this item, at 2.0 feet of water it will take 50% of total value to clean, at 3.0 feet this item is a total loss.
- **Alarm/Clock/Radio** - Total loss once water reaches these items, consider replacement.
- **Desk/Chair** - At 0.5 foot of water there will be approximately 30% of total value for these pieces in restoration costs, at 1.0 foot of water about 60% damage will occur, at 1.5 feet of water total loss occurs.
- **Clothing/Shoes/Jewelry** - At 0.5 feet of water you have about 20% loss of these items, at 1.0 foot to 1.5 feet there may be 25% loss of these items, at 2.0 feet you have increased damage more so for women's clothing due to dresses hanging low in the closet, always consider replacement of clothes in drawers, on shelves, and hanging, at 3.0 feet damage will occur to most hanging clothes and clothes in drawers, jewelry value may always be salvageable.

Laundry/Garage Items

- **Clothes Washer/Dryer** - At 0.5 foot of water the gas valve, igniter, and motor on the dryer which is almost a total loss on the dryer and some minor repair costs to the washer results in 50% loss of these items; at 1.0 foot total loss of washer as well.
- **Freezer** - 0.5 foot of water will result in total loss of this item due to water seepage into the foam insulation and condenser tubing which will rust.
- **Tools-Lawn/Garden/Hand/Power** - lawn mower will be unsalvageable at 1.0 foot of water, power tools will be ruined once the water reaches them, other tools can be salvaged if cleaned.
- **Golf/Fishing Equipment** - At 0.5 foot to 2.0 feet of water you will have to regrip golf clubs and replace golf bag and maybe clean fishing reels total cleaning/restoration cost of 20% of total value, at 3.0 feet golf equipment will be a total loss if bag is standing on the floor, fishing equipment can be salvaged at any depth with 20% cleaning costs.
- **Guns/Hunting Equipment** - Ammunition was assumed to be stored on the floor and would be totaled at 0.5 foot of floodwater. Stock will never be totaled because it is sealed. Guns will have to be 're-blued' after being submerged in floodwater. In saltwater, guns would be totaled due to the corrosive effects of salt. At 0.5 foot to 1.5 feet shotgun or rifle butt of gun may on the ground and incur some damage or at least cleaning costs of 10% of total value, once submerged additional damage will incur requiring higher cleaning/restoration costs of 30% of total value, but these items can be salvaged at any depth.
- **Musical Instruments** - If guitar on floor, piano, or reed instrument 0.5 foot to 1.5 feet of water will cause total damage whereas brass instruments can be cleaned to a certain extent; at 2.0 feet of water considering replacement and type of instrument total loss may occur, if electronic keyboard or equipment total loss will occur when water reaches item.
- **Photography Equipment** - Consider replacement, once these items are touched by the water they are a total loss.
- **Exercise Equipment** - At 0.5 foot to 1.0 foot of water these items will require about 20% of total value worth of cleaning costs, at 1.5 feet additional damage could occur such as to the set cushion for total repair and cleaning costs of about 50% of total value, at 3.0 feet these items are a total loss.
- **Toys/Games** - These items are ruined when touched by the water, if 50% of these items are on the floor then 50% loss will occur at 0.5 feet of water, consider replacement of items such on shelves, in closets or toy boxes.
- **Collections Cards/Stamps/Ceramics** - Total loss once water reaches them, consider

replacement.

- ***Vacuum Cleaner*** At 0.5 feet of water this item is a total loss.

Bathroom and Misc. Items

- ***Medication*** - These items are a total loss once the water reaches them, consider replacement.
- ***Hygiene Items/Cosmetics/Perfumes*** - These items are a total loss once the water reaches them, consider replacement.
- ***Towels/Linens*** - Consider replacement of these items, but also consider that they can be wash/bleached to some extent if just touched by the water, if completely submerged consider total loss.
- ***Rugs*** - Rugs will be a total loss at 0.5 feet of water.
- ***Decorations/Mirror*** - Decorations will be a total loss when the water reaches them, mirrors will be a total loss when submerged in water.

Laundry/Garage Items

- ***Lawn Mower*** - This can be repaired up to 1.5 feet of water and totals at 2.0 feet.
- ***Hand Tools*** - Most of these items can be cleaned and will never be a total loss.

EXPERT ASSUMPTIONS FOR ITEMIZED STRUCTURAL DAMAGE

- **Piers and Foundation** - In some parts of the project area, structures (especially pier structures) may have to be leveled due to floodwater receding at different rates around the foundation. This could occur at 0.5 feet of floodwater. Floor joists in raised structures with withstand floodwater.
- **Underfloor Ductwork/Insulation** - This insulation is found in structures on piers only and would sustain total damage when floodwater is 0.5 foot below the first floor elevation. Underfloor ductwork is only found in mobile homes and is damaged completely at -0.5 foot of floodwater.
- **Heating and Cooling Unit or HVAC** - Most units sit on a slab outside of the structure, usually slightly lower than the first floor elevation on a slab structure. Total damage occurs when water is 0.5 feet above the base of the unit.
- **Floor Insulation** - Appears mainly in structures on piers and will sustain total damage when touched by flood waters.
- **Wood Subfloor/Finished Floor** - Wood subflooring is found in pier homes and will warp when touched with floodwater at the zero foot level. This in turn causes total damage to the finished floor. In slab structures, finished floors (such as wood floors, ceramic tile, vinyl tile or carpet) are a total loss at zero flood level.
- **Bottom Cabinets** - Cabinets in residences are usually made of particle board and are ruined when touched with floodwater. However, higher quality cabinets can be refinished. Cabinets in commercial structures are usually more durable and can be refinished up to 1.5 feet of floodwater.
- **Plumbing Fixtures** - This includes kitchen and bathroom sinks, toilets, tubs, pipes, fixtures, hot water heaters and drinking fountains. Then floodwater is at the floor level, causing damage to subflooring and finished flooring, toilets will have to be re-set. Water heaters are assumed to be at the floor level or in the attic. Those on the floor will be totaled at 0.5 foot of floodwater. Drinking fountains will be lost at 1.5 feet. Lavatories will have to be reset at 3.0 feet of flooding.
- **Carpet /Tile** - Total damages occur to these items as soon as flood waters soak them, this can occur at 0.0 foot depending on structure type and flooding condition, but will definitely occur at 0.5 foot of flooding.
- **Paint/Wall covering/Wall Finishes** - At 0.5 foot floodwater level, the entire wall covering will have to be replaced due to inability to match colors or patterns. Some commercial structures have wainscoting rather than paint or wallpaper. Because wainscoting can be cut and replaced, it suffers damage at a graduated rate from 0.5 foot to 4 feet of flooding.
- **Door and Frames** - Most doors in residential structures are hollow and are warped and destroyed between 0.5 and 1.0 foot of floodwater. Some higher quality doors can be refinished up to 1.0 foot of floodwater. Doors in commercial structures are usually solid, sturdy wood which are sealed at the top and bottom, helping to prohibit water damage. These doors would only require refinishing at 0.5 foot of floodwater, some would require replacement at 1.5 feet of floodwater and all doors would be totaled at 4.0 feet of floodwater. The door frames are hollow metal and would never be a total loss.
- **Millwork** - This category is specific to commercial structures and includes, cabinets, built-in bookshelves, etc. Most commercial millwork is not particle board and therefore would only

require refinishing at 0.5 foot of floodwater, 75 percent damages would occur at 3 feet, 100 percent damages would occur at 5 feet.

- **Sheetrock/Wall Insulation/Wall Boards** - Walls and insulation are damaged at the same rate. From 0.5 foot to 1.5 feet of floodwater, there would be 25 percent damages, 50 percent damage at 2 feet and total damage would occur at 4 feet.
- **Baseplate** - Total damage occurs at 0.5 foot of flooding.
- **Built-in Appliances** - This includes dishwasher and hood and in commercial structures built-in refrigeration equipment. This dishwasher and refrigeration equipment is a total loss at 1.5 feet and the hood at 4.0 feet of flooding.
- **Electrical and Lighting** - At 0.5 feet of flooding, electrical receptacles on the floor are damaged and conduits in commercial structures would require 'de-watering.' Wiring would have to be removed at 1.5 feet because it would be too saturated to dry out. Light switches, fixtures and main panel would be too saturated to dry out. Light switches, fixtures and main panel would be destroyed at 5 feet.
- **Counter Tops** - These will be replaced when bottom cabinets are replaced in most residential structures. However in some residential structures and most commercial structures, countertops will be replaced when floodwater reaches the 3 feet level.
- **Wall Cabinets** - In most residential and some commercial structures, the ceiling is made of sheetrock and is a total loss at 5 feet of floodwater due to the absorption of water from the sheetrock and insulation in the walls. In commercial structures with a suspended ceiling, the tiles would be damaged at 4 feet of flooding, while the framing is not damaged because it is composed of capped aluminum.
- **Windows** - Includes window frames and panes, as well as structural window frame, these items can sustain some water around them, but by 5.0 feet of floodwater will need to be completely restored or replaced.
- **Ceiling/Insulation** - In residential and some commercial structures, the ceiling is made of sheetrock and it a total loss at 5 feet of floodwater due to the absorption of water from the sheetrock and insulation in the walls. In commercial structures with a suspended ceiling, the tiles would be damaged at 4 feet of flooding, while the framing is not damaged because it is composed of capped aluminum.
- **Roof** - This includes roof structure, roof supports and roofing cover materials, when flood waters reach a height to submerge some of these items, all items must be replaced for 100 percent total damages.
- **Exterior Wall/Facade** - Painted exterior walls will have to be painted at 0.5 foot to 1.0 foot of water due to staining. The walls will have to be painted completely due to the inability to match weather-worn paint. Modern stucco facade materials are destroyed when water gets behind the stucco material, which can occur at 0.5 feet of floodwater. Brick veneer will require cleaning.
- **Piers/Slab/Foundation** - Regardless of type of foundation, these items were considered able to sustain depth of flooding up to and including 15.0 feet.
- **Structural Frame** - This includes the wood, metal, steel or masonry which comprises the structure of residential and commercial buildings. Most structures can sustain floodwater up to 15 feet.
- **Elevator** - Minor damage of 2.5 percent will occur to this item at 0.5 foot flooding , from 1.5 to 4.0 feet 20 percent damage will result, from 5.0 to 7.0 feet 70 percent damage is expected, and from 8.0 to 15.0 feet 90 percent damage will occur to this item.

Appendix B

SALTWATER AND LONG DURATION ASSUMPTIONS FOR FLOOD DAMAGE

FRESHWATER LONG DURATION FLOOD DAMAGES

According to the expert panel whenever a flood occurs secondary damages start to develop after water is standing within a home for two or more days. Everything is soaked, therefore, it is going to be days before everything is dry again after a two to three day flood.

The panel suggested that there will be some items that will not be damaged at 0.5 feet of water, however, with standing water for greater than one day there will be considerable damage. Mildew and mold starts to settle in at more than one day of flooding. Swelling starts to occur during long duration flooding. Contents are mostly destroyed during long duration flooding. If water is standing in the home for more than one day then this means that those contents are going to wick up and some items will not be worth repairing. At 0.5 feet to 1.0 feet of water the home and its contents are going to be without an air conditioner for a while.

The power for the air conditioner cannot be turned back on until all of the water is out of the house. The contents of the home cannot be cleaned because there is no power and it is difficult to see. At 0.5 feet the entire home contents are probably damaged because the items cannot be cleaned. Almost all of the furniture will be damaged at 0.5 feet of water because of the atmosphere relative to the amount of moisture content which is called PPG (pounds per grams) of moisture. Moisture begins to constantly evaporate and it begins to become denser and denser and then everything begins to start sweating. The water actually starts dripping from the ceiling because there is so much moisture in the structure at 0.2 feet to 0.6 feet. The dripping of water from the ceiling occurs because everything that can absorb moisture has reached its capacity which is called saturation. Whenever the atmosphere becomes uncontrolled the saturation starts dripping from the ceiling (causing raining within the home).

Whenever there is standing water at any level even two inches everything starts to absorb the water and mold and mildew start growing because of the stagnate air. The growth of mold can be controlled a little bit by having a complete balance of humidity within the house. The first thing that should be done to aid in the removal of water even clear water in a home is to use dehumidifiers to help with the removal of the moisture. The carpet has to be removed immediately because of the mold and mildew that has settled in the carpet. A restoration company has to come in and pull up the carpet, put a blower underneath the carpet and start spraying for mold and mildew immediately. The restoration company uses a dehumidifier to pull the moisture out of the air. The removal of water from a home is called dehumidifying.

Normally, the locals are required to evacuate the area and they are not allowed to return until the national guard says that it is safe. In spite of the fact that there may be only two to three inches of water in a particular home, consideration must be taken for the other homes in the area that may have more water because their home may be built on a different ground elevation. Great considerations must be made in terms of how much of the home contents will actually be saved from the flood because the power is out. Homeowners must wait until the water has gone down completely and the power is back on before they are able to return home. According to the expert panel reality is that water usually stays in a house generally between three or four days.

SALTWATER DAMAGES FOR SHORT AND LONG DURATION

According to the panel experts, saltwater causes more damages and quicker damages than freshwater. Saltwater is more corrosive on metal items. Contents that remain in saltwater for over one day will eventually begin to rust unless the items can be washed, but that is not cost effective.

Saltwater also damages wood quicker than freshwater. Salt caused discoloration and markings on content items due to the salinity of the water. According to the expert panel, to the human eye everything appears to be okay when the water is going down. Saltwater damages those little unnoticeable things such as screws that hold on wiring, toggle switches inside mechanisms, all of these things appear to be fine until they are examined months later. Saltwater causes mechanical breakdowns causing circuits not to get the correct contacts. Saltwater does not necessarily have to touch the items to cause damage. For example, if saltwater gets close to an item it will still have the corrosive effect. The atmosphere is concentrated with salt so when it evaporates the salt does not stay down. The salt becomes part of the mist or the moisture in the room.

Short duration saltwater has a more damaging effect for a day or less than for freshwater for one day or less when considering the humidity levels. Even if the water rose and quickly went down there would still be some damaging effect caused by saltwater.

Long duration saltwater will be more damaging and quicker than with freshwater long duration. The airborne particles are blown in by the wind and salt cannot be seen or felt, however, it is deposited on the contents. At 0.5 feet of flood water for a period of two to three days at least 50 to 75 percent of total damages to contents will occur.

Saltwater damages light fixtures, door hinges, and other various contents. With evaporation, the salt becomes more concentrated. Eventually paint will start to flake off, recliners will not close, recliners will begin to squeak, mechanisms fail and salt line residuals will be left on the contents. The blinds may not be save in saltwater as compared to freshwater because of the residual damages.

Appendix C

USEFUL LIVES FOR HOUSEHOLD INVENTORIES

USEFUL LIVES FOR HOUSEHOLD INVENTORIES

This table serves as a basis for depreciating the value of household items. An item will be depreciated based on one of the following methods:

1) For most items, the replacement cost is multiplied by a percentage, which is determined by the age of the item as a proportion of the average useful life for that item. Using this method, the maximum depreciation of an item should be 75%. Any item still in use, except for motor vehicles, should generally be worth at least 25% of its replacement cost.

2) For items with little or no depreciation, such as antiques or paintings, simply multiply the replacement cost by the percent of value retained.

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Air Conditioner (window)	10	
Answering Machine	10	
Antique		100%
Appliances	10	
Aquarium	20	
Arts and Craft Supplies		75%
Baby Equipment	10	
Baby Carriage	10	
Bar (not built-in)	15	
Baskets	4	
Bath Seat	15	
Bathroom Items	5	
BBQ Equipment	10	
Bed/Mattress	25	
Bedding/Linens	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Bedroom Suite	20	
Belts	5	
Bicycles	10	
Billiard/Pool Table	13	
Binoculars	25	
Bird Cage	15	
Blender	8	
Blood Pressure Machine	10	
Boat	10	
Bookcase	25	
Books		60%
Bread Machine	15	
Briefcase	20	
Buffet	20	
Calculator/Adding Machine	10	
Camping Equipment	10	
Cane	25	
Canned Foods		100%
Car/Truck	8	
Chain Saw	15	
Chairs	20	
China Cabinet	30	
China		90%
Christmas Decorations		75%
Clock	50	
Clothes Washer	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Clothes Dryer	10	
Clothing	5	
Coats & Jackets	6	
Coffee Maker	10	
Collections		100%
Commode (Portable)	10	
Computer Software	10	
Computer Hardware	10	
Console/Big Screen TV	12	
Contact Lenses	3	
Cook Ware	20	
Cooking Utensils	20	
Cooler	10	
Copier	10	
Cosmetic/Perfumes		50%
Couch/Sofa	15	
Cradle	20	
Crutches	10	
Deep Fryer	10	
Dehumidifier	12	
Desk	25	
Dining Chairs	20	
Dining Table	20	
Dining Table & Chairs		
Dishes		70%
Dishwasher (portable)	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Dividers	8	
Dog Bed	8	
Drapes	15	
Dresser	25	
Dresses	5	
Drill	15	
Edger/Trimmer	6	
Electric Train	10	
Exercise Equipment	10	
Fan	10	
Fax Machine	10	
File Cabinet	20	
Firearms	25	
Fireplace Equipment	20	
First Aid Kit	10	
Fishing Equipment	10	
Floor Lamps	15	
Food Processor	12	
Foodstuffs		100%
Freezer	15	
Fresh Foods		100%
Frozen Foods		100%
Fur	10	
Games		75%

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Garden Tiller	20	
Glassware		90%
Globe	20	
Golf Equipment	8	
Grill	8	
Hand Tools	20	
Handbag/Purse	5	
Hassock	12	
Hats	5	
Hearing Aid	20	
Heater	20	
Hot Tub	15	
Humidifier	5	
Hunting and Fishing Clothes	6	
Hygiene Items		100%
Ironing Equipment	8	
Jewelry		100%
Jump Suit	5	
Kitchen Table & Chairs	15	
Knick-Knack		100%
Knives	20	
Ladder	25	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Lathe	30	
Laundry Supplies		100%
Lawn Furniture	6	
Lawn Mower	8	
Lawn & Garden Equipment	6	
Life Jacket	10	
Liquor		100%
Living Room Suite	20	
Luggage	20	
Lumber and Building Supplies		90%
Magic Equipment	10	
Meat Slicer	15	
Medicines/Medical Supplies		100%
Microwave Oven (not built-in)	11	
Mirror		90%
Miscellaneous	10	
Mixer	10	
Motor Home	8	
Motorcycle	8	
Musical Instruments	20	
Night Tables	25	
Nightwear	5	
Office Supplies		100%
Outboard Engines	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Paint and Paint Supplies	5	
Pants	5	
Photography Equipment	15	
Piano	25	
Pictures (Paintings and Photos)		100%
Pillow	6	
Ping Pong Table	2	
Plants		100%
Plastic Container	10	
Playpen	17	
Pool Equipment	12	
Pots (Clay)		90%
Power Tools	15	
Radio	10	
Raincoat	5	
Range/Oven (not built-in)	15	
Razor (Electric)	4	
Records/Compact Discs		60%
Refrigerator	15	
Rugs	15	
Salt and Pepper Shakers		90%
Sander	15	
Scanner	10	
Scarves	6	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Sculpture		100%
Sewing Machine	25	
Sewing supplies		90%
Shed (portable)	20	
Sheet Music		100%
Shirts/Blouses	4	
Shoes & Boots	4	
Silverware		90%
Ski Clothes	6	
Skiing Equipment	7	
Skirts	7	
Snow Blower	10	
Socks	2	
Spinning Wheel		90%
Sports Equipment	6	
Sportswear	4	
Stand, Rack, or Cart	10	
Steam Cleaner	15	
Stereo Equipment	15	
Suits	5	
Suspenders	6	
Sweat Clothes	4	
Sweaters	10	
Swing	10	
Table TV	12	
Table Lamps	15	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Tables	25	
Telephones	25	
Telescope	25	
Tennis Equipment	10	
Ties/Neckwear	3	
Toaster	10	
Tool Chest	25	
Towels/Linens/Blankets	4	
Trash Can	15	
Trash Compactor	12	
Trays	10	
Trophies		90%
Trunks	35	
Typewriter	20	
Umbrella	5	
Unattached Bookcases	25	
Underwear	6	
Uniform	3	
Vacuum Cleaner	15	
Video Cassette Recorder	12	
Video Game Equipment	7	
Video Rewinder	12	
Video Tapes	15	
Wardrobe (Armoire)	35	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Walkers	15	
Water Cooler	10	
Weaving Loom	25	
Welder	20	
Wheelchairs	20	
Wicker Furniture	20	
Wigs	8	
Work Bench	40	

Appendix D

HOMEOWNER INVENTORIES

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase	300	25	20	20%	25%	75
Books	2,500		15		60%	1,500
Couches/Sofas	800	15	8	47%	25%	373
Chairs	900	20	8	60%	25%	540
Tables	200	25	8	68%	25%	136
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Television Sets	400	12	12	0%	25%	100
Stereo Equipment	3,500	15	12	20%	25%	875
VCR Equipment	500	12	12	0%	25%	125
Video Tapes	150	15	5	67%	25%	100
Records/CDS/Cassettes					60%	
Pictures	1,100		5		100%	1,100
Antique Bench	500		50		100%	500
Misc. Items	300	10	8	20%	25%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs	400	20	12	40%	25%	160
Tables	600	25	12	52%	25%	312
Unattached China Cabinets	2,000	30	12	60%	25%	1,200
China	400		12		90%	360
Glassware	200		12		90%	180
Silverware	710		12		90%	639
Curtains/Blinds/Drapes		15			25%	
Linens	35	10	3	70%	25%	25
Unattached Carpet/Rugs		15			25%	
Pictures	430		5		100%	430
Arrangements	300	10	2	80%	25%	240
Globe Stand	150	20	2	90%	25%	135
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	30				100%	30
Frozen Food	25				100%	25
Liquor	15				100%	15
Plant	50		2		100%	50
Refrigerators	800	15	33	-120%	25%	200
Range/Stove	800	15	20	-33%	25%	200
Microwave Ovens	400	11	12	-9%	25%	100
Portable Dishwashers	400	10	12	-20%	25%	100
Portable Trash compactor		12			25%	
Chairs & Table	1,400	20	3	85%	25%	1,190
Tables		15			25%	
Dishes and Crockery	200		12		70%	140
China	550		12		90%	495
Glassware and Crystal	100		12		90%	90
Silverware	150		12		90%	135
Knives and Other Utensils	50	20	12	40%	25%	20
Pans and Cooking Ware	1,000	20	15	25%	25%	250
Appliances	150	10	12	-20%	25%	38
Hood/Counter Top	200	25	20	20%	25%	50
Trash Can	8	15	3	80%	25%	6
Curtains/Drapes	25	15	12	20%	25%	6
Water Cooler	200	10	10	0%	25%	50
Miscellaneous	100	10	12	-20%	25%	25
Other						
DEN/OFFICE/LIB. OR FMLY. RO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	
Other						
Other						
Other						
Other						

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	7	30%	25%	120
Clothes Washer	400	10	3	70%	25%	280
Ironing Equipment	130	8	1	88%	25%	114
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	50	20	10	50%	25%	25
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Trash Can		15			25%	
Laundry Baskets		10			25%	
Miscellaneous		10			25%	
Vacuum Cleaner	30	15	5	67%	25%	20
Cleaning Supplies	40				100%	40
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	100	25	12	52%	25%	52
Box Springs/Mattresses	250	25	3	88%	25%	220
Bedding/Bedspreads	40	10	5	50%	25%	20
Desk	1,000	25	12	52%	25%	520
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		25			25%	
Lamps		15			25%	
Chairs	300	20	12	40%	25%	120
Curtains/Drapes	35	15	12	20%	25%	9
Unattached Rugs		15			25%	
Pictures	150		10		100%	150
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Microscope	75	25	15	40%	25%	30
Books	200		10		60%	120
Other						
Other						
Other						
Other						
Other						

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	450	3	5	-67%	25%	113
Coats and Jackets	300	6	5	17%	25%	75
Raincoats		5			25%	
Pants	600	5	5	0%	25%	150
Shirts	1,200	4	5	-25%	25%	300
Suits	1,050	5	5	0%	25%	263
Sweaters	200	10	5	50%	25%	100
Underwear	48	6	5	17%	25%	12
Robes	60	6	5	17%	25%	15
Socks	150	2	5	-150%	25%	38
Shoes and Boots	1,150	4	5	-25%	25%	288
Jewelry	15,000		5		100%	15,000
Belts	160	5	5	0%	25%	40
Hats/Caps	1,000	5	5	0%	25%	250
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	1,350	6	5	17%	25%	338
Raincoats	140	5	5	0%	25%	35
Dresses	2,400	5	5	0%	25%	600
Pants and Slacks	1,000	5	5	0%	25%	250
Skirts	1,500	7	5	29%	25%	429
Blouses and Shirts	1,500	4	5	-25%	25%	375
Suits	200	5	5	0%	25%	50
Sweaters	600	10	5	50%	25%	300
Robes	60	6	5	17%	25%	15
Underwear	588	6	5	17%	25%	147
Socks/Stockings	400	2	5	-150%	25%	100
Shoes and Boots	2,100	4	5	-25%	25%	525
Handbags/Purses	450	5	5	0%	25%	113
Hats		5			25%	
Jewelry	35,000		10		100%	35,000
Scarves	320	6	5	17%	25%	80
Belts	250	5	5	0%	25%	63
Other						
Other						

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Books					60%	
Toys		10			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items	40	5	0.08	98%	25%	39
Medication	100				100%	100
Hygiene Items	65				100%	65
Towels	350	4	1	75%	25%	263
Bathroom Appliances	50	10	5	50%	25%	25
Cosmetics/Perfumes	230				50%	115
Medical Appliances		10			25%	
Wheelchairs		20			25%	
Walkers		15			25%	
Art Work	380		11		100%	380
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	30	15	12	20%	25%	8
Luggage	500	20	10	50%	25%	250
Briefcases	150	20	5	75%	25%	113
Scale	30	10	12	-20%	25%	8
Rugs	45	15	0.08	99%	25%	45
Hamper						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Waterbeds	900	25	12	52%	25%	468
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads	100	10	12	-20%	25%	25
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables	150	25	12	52%	25%	78
Desk		15			25%	
Lamps	150	15	12	20%	25%	38
Chairs		20			25%	
Curtains/Drapes	60	15	12	20%	25%	15
Unattached Rugs		15			25%	
Pictures	110		6		100%	110
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Clock Radio	20	10	5	50%	25%	10

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Telephone	180	25	2	92%	25%	166
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	300	25	20	20%	25%	75
Box Springs/Mattresses	1,500	25	20	20%	25%	375
Bedding/Bedspreads	200	10	10	0%	25%	50
Chest of Drawers	800	20	20	0%	25%	200
Dressing Tables	1,500	25	20	20%	25%	375
Night Tables	400	25	20	20%	25%	100
Desk	600	25	20	20%	25%	150
Lamps	300	15	20	-33%	25%	75
Chairs	300	20	20	0%	25%	75
Curtains/Drapes	150	15	10	33%	25%	50
Unattached Rugs		15			25%	
Pictures	3,210		20		100%	3,210
VCR	400	12	5	58%	25%	233
Television Sets	400	12	1	92%	25%	367
Gun Cabinet	600	20	15	25%	25%	150
Telephone	50	25	10	60%	25%	30
Guns	5,700	25	15	40%	25%	2,280
VHS Tapes	40	15	5	67%	25%	27
Standing Mirror	200		10		90%	180
Bow and Arrow	200	25	15	40%	25%	80
Misc. Items	200	10	8	20%	25%	50
Treadmill	500	10	5	50%	25%	250
Trash Can	5	15	3	80%	25%	4
Clock Radio	15	10	15	-50%	25%	4
File Cabinet	100	20	10	50%	25%	50
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	

ONE-STORY HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets		12			25%	
File Cabinet		20			25%	
Typewriter		20			25%	
Movie Projector		15			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$116,814					\$80,110

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase	150	25	10	60%	25%	90
Books	1500		5		60%	900
Couches/Sofas	2000	15	1	93%	25%	1,867
Chairs	500	20	2	90%	25%	450
Tables	450	25	10	60%	25%	270
Lamps	150	15	2	87%	25%	130
Curtains/Drapes	1000	15	8	47%	25%	467
Unattached Carpets/Rugs		15			25%	
Television Sets	2000	12	10	17%	25%	500
Stereo Equipment		15			25%	
VCR Equipment	800	12	3	75%	25%	600
Video Tapes	1000	15	5	67%	25%	667
Records/CDS/Cassettes	500		5		60%	300
Pictures	1300		2		100%	1,300
Trays	80	20	1	95%	25%	76
Antique- Clock	750		60		100%	750
Cat Collection	750		60		100%	750
Record Collection	3000		40		100%	3,000
Figurine Collection	150		1		100%	150
Clock	30	50	3	94%	25%	28
Wireless Speakers	125	15	1	93%	25%	117
Encyclopaedia	1500		15		60%	900
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar					100%	
Chairs	800	20	10	50%	25%	400
Tables	1000	25	10	60%	25%	600
Unattached China Cabinets	2000	30	10	67%	25%	1,333
China-antique	2400		60		100%	2,400
Glassware - antique	300		60		100%	300
Silverware	1600		36		90%	1,440
Curtains/Blinds/Drapes	500	15	8	47%	25%	233
Linens	250	10	3	70%	25%	175
Unattached Carpet/Rugs		15			25%	
Pictures	40		7		100%	40
Antique Server					100%	
China	800		36		90%	720
Stereo and CD Player	1000	15	3.5	77%	25%	767
CDs	2325		3.5		60%	1,395
Water Cooler	50	10	2	80%	25%	40
Cabinet	75	20	5	75%	25%	56
Miscellaneous Crafts	1000		8		100%	1,000
Antique Vase	125		60		100%	125
Figurine Collection	200		40		100%	200
Refrigerator	2000	15	0.16	99%	25%	1,979
Other						
Other						

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	100				100%	100
Canned Food	40				100%	40
Frozen Food	500				100%	500
Liquor	60				100%	60
Freezers	400	15	10	33%	25%	133
Refrigerators	900	15	5	67%	25%	600
Range/Stove/Microwave	1000	15	7	53%	25%	533
Clock/radio		10			25%	
Portable Dishwashers	450	10	3	70%	25%	315
Portable Trash compactor	300	12	7	42%	25%	125
Chairs	300	20	15	25%	25%	75
Clock	20	50	3	94%	25%	19
Dishes and Crockery	700		3		70%	490
Plate Collection	80		1		100%	80
Glassware and Crystal	300		3		90%	270
Silverware	300		2		90%	270
Knives and Other Utensils	450	20	10	50%	25%	225
Pans and Cooking Ware		20			25%	
Appliances	400	10	3	70%	25%	280
Microwave Cart	100	20	5	75%	25%	75
Telephone/Answering Machine	225	10	2	80%	25%	180
Antique Vase	500		60		100%	500
Countertop	250	25	3	88%	25%	220
TV	250	12	8	33%	100%	250
Misc. Items	100	10	2	80%	25%	80
DEN/BAR/LIB. OR FMLY. ROOM						
Unattached Bookcases		25			25%	
Books					60%	
Refrigerator		15			25%	
Chairs		20			25%	
Glasses					90%	
Desks/File Cabinets		20			25%	
Bar Mixer		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Wireless Speaker		15			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware/Printer		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	
Telephone		25			25%	
Exercise Equipment		10			25%	
Mics. Items		10			25%	
Trash Can		15			25%	

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
File Cabinet		20			25%	
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	350	10	6	40%	25%	140
Clothes Washer	450	10	6	40%	25%	180
Ironing Equipment	100	8	1.5	81%	25%	81
Vacuum Cleaner	200	15	5	67%	25%	133
Laundry Basket	10	10	10	0%	25%	3
Luggage	700	20	3	85%	25%	595
Hand Tools	300	20	2	90%	25%	270
Power Tools	700	15	2	87%	25%	607
Lawn & Garden Tools		6			25%	
Benches		20			25%	
Rockers		20			25%	
Ornaments					75%	
Fan	20	10	10	0%	25%	5
Misc. Items	200	10	5	50%	25%	100
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	200	25	5	80%	25%	160
Box Springs/Mattresses	100	25	5	80%	25%	80
Bedding/Bedspreads	350	10	5	50%	25%	175
Chest of Drawers	100	20	5	75%	25%	75
Jewelry Box		10			25%	
Night Tables		25			25%	
Other Tables	50	25	5	80%	25%	40
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Rugs	20	15	5	67%	25%	13
Pictures	100		5		100%	100
Television Sets	300	12	4	67%	25%	200
Ducks Unlimited Picture	150		2		100%	150
Misc. Items	300	10	5	50%	25%	150
Tool Box	150	25	3	88%	25%	132
Other						
Other						
Other						
Other						
Other						

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	350	3	3	0%	25%	88
Coats and Jackets	700	6	3	50%	25%	350
Raincoats	100	5	3	40%	25%	40
Pants	1650	5	3	40%	25%	660
Shirts	2600	4	3	25%	25%	650
Suits	3400	5	3	40%	25%	1,360
Sweaters	40	10	3	70%	25%	28
Underwear	216	6	3	50%	25%	108
Robes		6			25%	
Socks	264	2	3	-50%	25%	66
Shoes and Boots	1750	4	3	25%	25%	438
Jewelry	1900		3		100%	1,900
Belts	150	5	3	40%	25%	60
Leather Jacket	150	6	3	50%	25%	75
Caps	250	5	3	40%	25%	100
Hunting Clothes	1200	6	1	83%	25%	1,000
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	300	6	3	50%	25%	150
Raincoats		5			25%	
Dresses	480	5	3	40%	25%	192
Pants and Slacks	625	5	3	40%	25%	250
Skirts	150	7	3	57%	25%	86
Blouses and Shirts	1400	4	3	25%	25%	350
Suits	1500	5	3	40%	25%	600
Sweaters	350	10	3	70%	25%	245
Robes		6			25%	
Underwear	180	6	3	50%	25%	90
Socks/Stockings	96	2	3	-50%	25%	24
Shoes and Boots	2100	4	3	25%	25%	525
Handbags/Purses	240	5	3	40%	25%	96
Hats		5			25%	
Jewelry	1500		3		100%	1,500
Scarves		6			25%	
Lingerie	320	5	3	40%	25%	128
Other						
Other						

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Roller Blades		4			25%	
Hats		5			25%	
Belts		5			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment	500	10	2	80%	25%	400
Fishing Tackle	200	10	3	70%	25%	140
Games					75%	
Golf Equipment	1500	8	1	88%	25%	1,313
Skiing Equipment		7				
Guns	10000	25	6	76%	25%	7,600
Musical Instruments	200	20	10	50%	25%	100
Photography Equipment	500	15	8	47%	25%	233
Sewing Machine		25			25%	
Tennis Equipment	100	10	1	90%	25%	90
Bicycles		10			25%	
Exercise Equipment	500	10	2	80%	25%	400
Toys		10			25%	
Collections (Coins, etc)					100%	
Barbeque grill		10			25%	
Patio Furniture		6			25%	

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Picnic Table		6			25%	
Misc. Items		10			25%	
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS and HALLWAY						
Bathroom Items		5			25%	
Medication	340				100%	340
Hygiene Items	200				100%	200
Towels	180	4	3	25%	25%	45
Bathroom Appliances	110	10	3	70%	25%	77
Cosmetics/Perfumes	350		1		50%	175
Medical Appliances	40	10	0.16	98%	25%	39
Wheelchairs					25%	
Walkers					25%	
Art Work	180		0.08		100%	180
Indoor Plants					100%	
Telephones	30	25	3	88%	25%	26
Curtains/Drapes/Shower Curtain	60	15	8	47%	25%	28
Wet Dri	75	4	3	25%	25%	19
Rug		15			25%	
Clock	40	50	7	86%	25%	34
Bathroom Scale	30	10	6	40%	25%	12
Linens	1000	10	10	0%	25%	250
Picture	50		36		100%	50
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	100	25	8	68%	25%	68
Box Springs/Mattresses	100	25	8	68%	25%	68
Bedding/Bedspreads	200	10	8	20%	25%	50
Desk	150	25	12	52%	25%	78
Dressing Tables		25			100%	
Night Tables	150	25	12	52%	25%	78
Other Tables-antiques		15			100%	
Lamps	115	15	10	33%	25%	38
Chairs	100	20	10	50%	25%	50
Curtains/Drapes	60	15	8	47%	25%	28
Desk		25			25%	
Pictures/Animal Mounts	700		6		100%	700
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Gun Cabinet	250	20	6	70%	100%	250

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Misc. Items	250	10	6	40%	25%	100
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	200	25	20	20%	25%	50
Box Springs/Mattresses	1200	25	2	92%	25%	1,104
Bedding/Bedspreads	500	10	1	90%	25%	450
Chest of Drawers		20			100%	
Dressing Tables	1000	25	20	20%	25%	250
Night Tables	300	25	20	20%	25%	75
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	100	15	1	93%	25%	93
Unattached Rugs		15			25%	
Pictures	150		5		100%	150
Trunks (Hope Chests)		35			25%	
Television	250	12	5	58%	25%	146
Clocks	45	50	3	94%	25%	42
Telephone	100	25	3	88%	25%	88
VCR	300	15	15	0%	25%	75
Religious Figurines	800		60		100%	800
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Antique Bed	3000		75		100%	3,000
Box Springs/Mattresses	800	25	6	76%	25%	608
Bedding/Bedspreads	200	10	6	40%	25%	80
Antique Vanity	1500		75		100%	1,500
Antique Dressing Tables	2000		75		100%	2,000
Antique Night Tables	800		75		100%	800
Antique Armoire	3500		75		100%	3,500
Lamps	200	15	1.5	90%	25%	180
Antique Stool	500		75		100%	500
Curtains/Drapes	200	15	6	60%	25%	120
Unattached Rugs		15			25%	
Pictures	300		5		100%	300
Clock	230	50	2	96%	25%	221
Chest	250	35	36	-3%	25%	63

ONE-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Bookshelves	200	25	7	72%	25%	144
Perfumes	300		1		50%	150
Jewelry	1500		3		100%	1,500
Wedding Dress	2500	10	2	80%	25%	2,000
Stereo	150	15	8	47%	25%	70
Books	500		10		60%	300
Stuffed Animal Collection	300		15		100%	300
Doll Collection	200		6		100%	200
Jewelry Box	70	10	3	70%	25%	49
Other						
Other						
Other						
Total	\$113,241					\$80,650

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books					60%	
Couches/Sofas	1,000	15	0.58	96%	25%	961
Chairs	650	20	0.58	97%	25%	631
Tables	225	25	0.58	98%	25%	220
Lamps	80	15	0.58	96%	25%	77
Curtains/Drapes	150	15	0.58	96%	25%	144
Unattached Carpets/Rugs	20	15	0.58	96%	25%	19
Television Sets	400	12	0.58	95%	25%	381
Stereo Equipment		15			25%	
VCR Equipment	200	12	1.5	88%	25%	175
Video Tapes	450	15	4	73%	25%	330
Records/CDS/Cassettes	300		5		60%	180
Pictures	425		1		100%	425
Antiques					100%	
Piano					100%	
Magazine Rack	10	10	3	70%	25%	7
Deer Mounts	400		15		100%	400
Telephone	40	25	0.58	98%	25%	39
Misc. Items	100	10	1	90%	25%	90
Fireplace Accessories	70	20	0.58	97%	25%	68
Clock	25	50	0.58	99%	25%	25
Artificial Plant	50	10	0.58	94%	25%	47
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY AND STORA						
Fresh Food	25				100%	25
Canned Food	40				100%	40
Frozen Food	300				100%	300
Liquor					100%	
Freezer		10			25%	
Refrigerators	1,000	15	0.58	96%	25%	961
Range/Stove	700	15	0.58	96%	25%	673
Microwave Ovens	300	11	12	-9%	25%	75
Portable Dishwashers	400	10	0.58	94%	25%	377
Telephone	20	25	0.25	99%	25%	20
Chairs	600	20	0.58	97%	25%	583
Tables	450	25	0.58	98%	25%	440
Dishes and Crockery	100		0.58		70%	70
Arrangement	35	10	0.58		90%	32
Glassware and Crystal	50		0.58		90%	45
Silverware	40		0.58		90%	36
Knives and Other Utensils	50	20	5	75%	25%	38
Pans and Cooking Ware	300	20	10	50%	25%	150
Appliances	200	10	10	0%	25%	50
Clock	15	50	0.58	99%	25%	15
Picture	100		0.42		100%	100
Curtains/Drapes	75	15	0.58	96%	25%	72
Trash Can	10	15	0.58	96%	25%	10
Wooden Tray Set	50	10	6	40%	25%	20
Smoke and Carbon Monoxide Detectors	50	10	0.58	94%	25%	47
DEN/OFFICE/LIB. OR FMLY. ROOM						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures/Photo Albums					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	
Crafts					100%	
Misc. Items		10			25%	
Camcorder		12			25%	
Camera		15			25%	

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Clocks		50			25%	
Misc. Items		10			25%	
Clothes Dryer	375	10	0.58	94%	25%	353
Clothes Washer	425	10	0.58	94%	25%	400
Ironing Equipment	55	8	2	75%	25%	41
Freezer	350	25	3	88%	25%	308
Baby Bed		25			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Trash Can	10	15	0.58	96%	25%	10
Caps	200	5	2	60%	25%	120
Rugs	10	15	0.58	96%	25%	10
Vacuum Cleaner	1,230	15	1.5	90%	25%	1,107
Desk		25			25%	
Cleaning Supplies	30				100%	30
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	100	25	10	60%	25%	60
Box Springs/Mattresses	200	25	2	92%	25%	184
Bedding/Bedspreads	60	10	0.58	94%	25%	57
Chest of Drawers	100	20	20	0%	25%	25
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs	40	20	8	60%	25%	24
Curtains/Drapes	20	15	0.58	96%	25%	19
Unattached Rugs		15			25%	
Pictures	15		2		100%	15
Trunks (Hope Chests)		35			25%	
Television Sets	175	12	8	33%	25%	58
Stereo	150	15	1	93%	25%	140
VCR	200	12	8	33%	25%	67
Tennis Racket	20	10	0.08	99%	25%	20
Toys	600	10	5	50%	25%	300
Shelf	10	25	2	92%	25%	9
Other						
Other						

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear		3			25%	
Coats and Jackets	225	6	3	50%	25%	113
Raincoats	15	5	3	40%	25%	6
Pants	480	5	3	40%	25%	192
Shirts	480	4	3	25%	25%	120
Suits		5			25%	
Sweaters		10			25%	
Underwear	72	6	3	50%	25%	36
Robes	20	6	3	50%	25%	10
Socks	96	2	3	-50%	25%	24
Shoes and Boots	150	4	3	25%	25%	38
Jewelry	400		12		100%	400
Belts	15	5	3	40%	25%	6
Cologne					50%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	120	6	3	50%	25%	60
Raincoats		5			25%	
Dresses	180	5	3	40%	25%	72
Pants and Slacks	600	5	3	40%	25%	240
Skirts		7			25%	
Blouses and Shirts	525	4	3	25%	25%	131
Suits	120	5	3	40%	25%	48
Sweaters	120	10	3	70%	25%	84
Robes	15	6	3	50%	25%	8
Underwear	144	6	3	50%	25%	72
Socks/Stockings	96	2	3	-50%	25%	24
Shoes and Boots	560	4	3	25%	25%	140
Handbags/Purses	60	5	3	40%	25%	24
Hats		5			25%	
Jewelry	2,000		12		100%	2,000
Nightgowns	80	6	3	50%	25%	40
Belts		5			25%	
Other						
Other						

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	425	6	3.5	42%	25%	177
Raincoats	20	5	3.5	30%	25%	6
Dresses	1,500	5	3.5	30%	25%	450
Pants	1,150	5	3.5	30%	25%	345
Skirts	45	7	3.5	50%	25%	23
Blouses/Shirts	1,200	4	3.5	13%	25%	300
Suits		5			25%	
Sweaters	15	10	3.5	65%	25%	10
Sportswear	50	6	3.5	42%	25%	21
Underwear	96	6	3.5	42%	25%	40
Socks/Stockings	84	2	3.5	-75%	25%	21
Shoes and Boots	625	4	3.5	13%	25%	156
Jewelry	625				100%	625
Globe	50	20	4	80%	25%	40
Books	100		2		60%	60
Hair Bows	90	5	2	60%	25%	54
Sleepwear	100	6	2	67%	25%	67
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns	1,850	25	5	80%	25%	1,480
Musical Instruments		20			25%	
Photography Equipment	130	15	4	73%	25%	95
Sewing Machine		25			25%	
Tennis Equipment	20	10	0.08	99%	25%	20
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Nintendo and tapes	400	7	4	43%	25%	171
Sega	190	7	2	71%	25%	136

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	100				100%	100
Hygiene Items	65				100%	65
Towels	300	4	2	50%	25%	150
Bathroom Appliances	45	10	1	90%	25%	41
Cosmetics/Perfumes	200		1		50%	100
Medical Appliances	10	10	2	80%	25%	8
Wheelchairs					25%	
Walkers					25%	
Art Work	80		0.58		100%	80
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	35	15	0.58	96%	25%	34
Luggage					25%	
Briefcases					25%	
Trash Can	5	15	0.58	96%	25%	5
Radio	5	10	0.58	94%	25%	5
Clothes Hamper	15	10	0.58	94%	25%	14
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	100	25	0.58	98%	25%	98
Box Springs/Mattresses	100	25	0.58	98%	25%	98
Bedding/Bedspreads	50	10	0.58	94%	25%	47
Chest of Drawers		20			25%	
Dressing Tables	350	25	25	0%	25%	88
Night Tables		25			25%	
Other		10			25%	
Lamps		15			25%	
Chairs	40	20	3	85%	25%	34
Curtains/Drapes	50	15	0.58	96%	25%	48
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets	175	12	2	83%	25%	146
Bench	10	20	2	90%	25%	9

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Doll Collection	400		2		100%	400
Toys	600	10	4	60%	25%	360
Misc. Items	100	10	2	80%	25%	80
Radio	40	10	0.58	94%	25%	38
Telephone	20	25	0.58	98%	25%	20
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	450	25	0.58	98%	25%	440
Box Springs/Mattresses	400	25	0.08	100%	25%	399
Bedding/Bedspreads	60	10	4	60%	25%	36
Chest of Drawers		20			25%	
Dressing Tables	600	25	0.58	98%	25%	586
Night Tables	200	25	0.58	98%	25%	195
Standing Mirror	50		1.5		90%	45
Lamps	15	15	0.58	96%	25%	14
Chairs		20			25%	
Curtains/Drapes	30	15	0.58	96%	25%	29
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	14	-17%	25%	50
Clock	15	50	3	94%	25%	14
Telephone	50	25	0.08	100%	25%	50
Video Camera	600	12	8	33%	25%	200
File Cabinet	50	20	10	50%	25%	25
Jewelry Box	50	10	20	-100%	25%	13
Misc. Items	50	10	3	70%	25%	35
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	

ONE-STORY 3
Napoleonville, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
TV Stand		10			25%	
Nintendo		7			25%	
Nintendo Tapes		7			25%	
Toys		10			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$34,933					\$24,139

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
SEWING ROOM						
Bookcases	2,175	25	10	60%	25%	1,305
Books	500		6		60%	300
Couches/Sofas		15			25%	
Chairs	125	20	5	75%	25%	94
Desk	600	25	10	60%	25%	360
Lamps	200	15	5	67%	25%	133
Curtains/Drapes	100	15	26	-73%	25%	25
Unattached Carpets/Rugs		15			25%	
Television Sets	400	12	20	-67%	25%	100
Sewing Machine	2,600	25	7.5	70%	25%	1,820
Sewing Notions	2,000		5		90%	1,800
Ironing Board	25	8	5	38%	25%	9
Iron	150	8	0.5	94%	25%	141
Misc. Items	400	10	5	50%	25%	200
Antiques						
Crafts						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs and Table	1,700	20	26	-30%	25%	425
Tables	1,500	25	26	-4%	25%	375
Unattached China Cabinets	2,000	30	26	13%	25%	500
China	200		15		90%	180
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes	1,200	15	2	87%	25%	1,040
Linens	400	10	2	80%	25%	320
Unattached Carpet/Rugs	250	15	2	87%	25%	217
Pictures					100%	
Misc.	600	10	20	-100%	25%	150
Antique Child High Chair	250		20		100%	250
Antique Cup and Saucer Collection	720		60		100%	720
Teapot Collection	280		4		100%	280
Antique Plate	250		100		100%	250
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	50				100%	50
Frozen Food	100				100%	100
Liquor	100				100%	100
TV/Radio	400	12	12	0%	25%	100
Refrigerators	1,500	15	1.5	90%	25%	1,350
Range/Stove	1,500	15	26	-73%	25%	375
Microwave Ovens	400	11	18	-64%	25%	100
Portable Dishwashers	600	10	26	-160%	25%	150
Garbage Disposal	100	10	26	-160%	25%	25
Bar Stools	75	15	2	87%	25%	65
Telephone	140	25	1	96%	25%	134
Dishes and Crockery	600		15		70%	420
Books	1,400		30		60%	840
Glassware and Crystal	300		15		90%	270
Silverware	288		15		90%	259
Knives and Other Utensils	350	20	15	25%	25%	88
Pans and Cooking Ware	620	20	15	25%	25%	155
Appliances and trash can	726	10	10	0%	25%	182
Microwave Cart	150	10	7	30%	25%	45
Stove/Oven	800	10	26	-160%	25%	200
Misc. Items	200	10	10	0%	25%	50
Island	250	20	10	50%	25%	125
Clock	30	50	5	90%	25%	27
Trash Can	8	15	10	33%	25%	3
DEN/OFFICE/LIB. OR FMLY. ROOM						
Artificial Plants	250	10	10	0%	25%	63
Books	100		10		60%	60
Couches/Sofas	800	15	2	87%	25%	693
Chairs	2,400	20	10	50%	25%	1,200
Tables	500	25	2	92%	25%	460
Desks/File Cabinets		20			25%	
Lamps	700	15	2	87%	25%	607
Piano	5,500	25	20	20%	25%	1,375
Unattached Carpets/Rugs	1,045	15	2	87%	25%	906
Unattached Bar		20			25%	
Television Sets	1,300	12	3	75%	25%	975
Videotapes/VCR Equipment	800	15	3.5	77%	25%	613
Stereo Equipment	350	15	3	80%	25%	280
Records/CDS/Cassettes	1,125		3		60%	675
Clock	25	50	2	96%	25%	24
Norman Rockwell Collection	300		50		100%	300
Pictures	3,005		10		100%	3,005
Misc. Items	2,465	10	10	0%	25%	616
Baby Playpen	65	10	0.16	98%	25%	64
Exercise Machine	150	10	0.5	95%	25%	143
Curio Cabinet	350	20	10	50%	25%	175
Telephone/Answering Machine	250	10	2	80%	25%	200
Mirror	250		2		90%	225

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Plate Collection	200		3		100%	200
Other						
LAUNDRY/GARAGE/POOL BATH HOUSE						
Chairs		15			25%	
Swing		15			25%	
Clothes Dryer	450	10	8	20%	25%	113
Clothes Washer	450	10	8	20%	25%	113
Ironing Equipment		8			25%	
Freezer		15			25%	
Water Cooler	250	10	3	70%	25%	175
Luggage		20			25%	
Hand Tools	24	20	5	75%	25%	18
Power Tools	40	15	1	93%	25%	37
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Bikes	900	10	12	-20%	25%	225
Ornaments					75%	
Hats		5			25%	
Picture	20		15		100%	20
Laundry Basket		10			25%	
Misc. Items	200	10	5	50%	25%	100
Cleaning Supplies and Hygeine Items	60				100%	60
Vacuum	550	15	11	27%	25%	147
Vacuum	1,200	15	3	80%	25%	960
Jena Stove Deep Fryer Appliance	100	10	10	0%	25%	25
File Cabinets	300	20	5	75%	25%	225
Tennis Rackets	140	10	5	50%	25%	70
Exercise Machines	160	10	5	50%	25%	80
BEDROOM (1)						
Beds	550	25	15	40%	25%	220
Box Springs/Mattresses	300	25	0.5	98%	25%	294
Bedding/Bedspreads	400	10	0.5	95%	25%	380
Chest of Drawers		20			25%	
Projector	200	20	30	-50%	25%	50
Tables	30	25	15	40%	25%	12
Bookcase	300	25	1	96%	25%	288
Lamps	125	15	2	87%	25%	108
Chairs		20			25%	
Curtains/Drapes	100	15	1	93%	25%	93
Unattached Rugs		15			25%	
Pictures	1,570		10		100%	1,570
Trunks (Hope Chests)	230	35	32	9%	25%	58
Television Sets	200	12	15	-25%	25%	50
File Cabinet	150	20	1	95%	25%	143
Books	3,000		4		100%	3,000
Toys	300	10	0.5	95%	25%	285
Telephone	150	25	2	92%	25%	138
Msc. Items	855	50	11	78%	25%	667
Bradford Co. Teddy Bear Collection	480		1		100%	480
IBM Typewriter and Wordprocessor	900	25	5	80%	25%	720

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Keyboard	100	15	8	47%	25%	47
Book Ends	300	25	13	48%	25%	144
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	300	3	2	33%	25%	100
Coats and Jackets	1,200	6	2	67%	25%	800
Raincoats	50	5	2	60%	25%	30
Pants	400	5	2	60%	25%	240
Shirts	600	4	2	50%	25%	300
Suits	400	5	2	60%	25%	240
Sweaters		10			25%	
Underwear		6			25%	
Robes	150	6	2	67%	25%	100
Socks		2			25%	
Shoes and Boots	450	4	3	25%	25%	113
Jewelry					100%	
Belts	100	5	2	60%	25%	60
Hats	75	5	2	60%	25%	45
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	17,625	6	5	17%	25%	4,406
Raincoats	175	5	5	0%	25%	44
Dresses	1,600	5	5	0%	25%	400
Pants and Slacks	10,000	5	5	0%	25%	2,500
Skirts	900	7	5	29%	25%	257
Blouses and Shirts	6,000	4	5	-25%	25%	1,500
Suits	1,400	5	5	0%	25%	350
Sweaters	2,000	10	5	50%	25%	1,000
Robes	250	6	5	17%	25%	63
Underwear	432	6	5	17%	25%	108
Socks/Stockings	216	2	2	0%	25%	54
Shoes and Boots	6,700	4	2	50%	25%	3,350
Handbags/Purses	480	5	2	60%	25%	288
Hats		5			25%	
Jewelry	5,200		15		100%	5,200
Scarves		6			25%	
Lingerie						
Belts						
Other						

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses	345	5	1	80%	25%	276
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Belts		5			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	150				100%	150
Hygiene Items	50				100%	50
Towels	576	4	2	50%	25%	288
Bathroom Appliances	54	10	2	80%	25%	43
Cosmetics/Perfumes	2,000		2		50%	1,000
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	230		4		100%	230
Indoor Plants	40		5		100%	40
Telephones					25%	
Shower Curtains/Drapes	150	15	1.5	90%	25%	135
Radio	50	10	3	70%	25%	35
Scale	100	10	2	80%	25%	80
Trash Can	75	15	1	93%	25%	70
Rugs	45	15	3	80%	25%	36
Mirror	450		26		90%	405
Stand	50	10	12	-20%	25%	13
Magazine Rack	25	10	2	80%	25%	20
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	1,500	25	40	-60%	25%	375
Box Springs/Mattresses	400	25	5	80%	25%	320
Bedding/Bedspreads	300	10	2	80%	25%	240
Chest of Drawers	1,500	20	50	-150%	25%	375
Dressing Tables	1,000	25	50	-100%	25%	250
Computer Tables	150	25	1	96%	25%	144
Radio		10			25%	
Lamps		15			25%	
Chairs	100	20	1	95%	25%	95
Curtains/Drapes	50	15	2	87%	25%	43
Unattached Rugs		15			25%	
Pictures	250		13		100%	250
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
VHS Tapes		15			25%	

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Computer	3,000	10	1	90%	25%	2,700
Rugs	300	15	1	93%	25%	280
Clock	25	50	10	80%	25%	20
Chairs	200	20	25	-25%	25%	50
CDs	150		2		60%	90
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	500	25	1.5	94%	25%	470
Box Springs/Mattresses	600	25	1.5	94%	25%	564
Bedding/Bedspreads	300	10	1	90%	25%	270
Chest of Drawers	450	20	1.5	93%	25%	416
Dressing Tables		25			25%	
Night Tables	150	25	1.5	94%	25%	141
Other Tables		15			25%	
Lamps	300	15	1.5	90%	25%	270
Chairs		20			25%	
Curtains/Drapes	25	15	0.5	97%	25%	24
Unattached Rugs		15			25%	
Pictures	1,025		5		100%	1,025
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Guitar/Amplifier	1,400	25	5	80%	25%	1,120
Car Collection	300		5		100%	300
CDs and Albums	200		5		60%	120
Headphones	100	15	2	87%	25%	87
Stereo - 8 Track	500	15	25	-67%	25%	125
Books	400		20		100%	400
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds	900	25	1	96%	25%	864
Box Springs/Mattresses	900	25	1	96%	25%	864
Bedding/Bedspreads	400	10	1	90%	25%	360
Chest of Drawers	600	20	14	30%	25%	180
Dressing Tables	800	25	14	44%	25%	352
Night Tables	250	25	14	44%	25%	110
Desk	400	25	10	60%	25%	240
Lamps	400	15	12	20%	25%	100
Chairs	300	20	14	30%	25%	90
Curtains/Drapes	350	15	1	93%	25%	327
Unattached Rugs		15			25%	
Pictures	1,200		2		100%	1,200
Trunks (Hope Chests)		35			25%	
Television Sets	300	12	12	0%	25%	75

ONE-STORY 4
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Telephone/Caller ID	200	10	1	90%	25%	180
Step Stool	300	20	1	95%	25%	285
VCR	200	12	2	83%	25%	167
Cock Radio	30	10	1	90%	25%	27
Mirror	100		20		90%	90
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$150,274					80,725

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Hutch	1,000	25	10	60%	25%	600
Books	800		2		60%	480
Couches/Sofas	1,200	15	2	87%	25%	1,040
Chairs	1,400	20	3	85%	25%	1,190
Tables	750	25	3	88%	25%	660
Lamps	400	15	3	80%	25%	320
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs	900	15	2	87%	25%	780
Television Sets	500	12	4	67%	25%	333
Stereo Equipment	700	15	1	93%	25%	653
VCR Equipment	300	12	1	92%	25%	275
Video Tapes	142	15	5	67%	25%	95
Records/CDS/Cassettes	1,700		5		60%	1,020
Pictures	1,900		5		100%	1,900
Personal Pictures	950		10		100%	950
Clock	300	50	15	70%	25%	210
Nutcracker Collection	500		15		100%	500
Plate Collection	300		15		100%	300
Magazine Rack	20	10	20	-100%	25%	5
China Collection	100		5		100%	100
Arrangements and Basket	105	10	3	70%	25%	74
Vases	60	25	5	80%	25%	48
Angel Collection	120		3		100%	120
Plant	60		10		100%	60
Milk Can	60		20		100%	60
Other						
DINING ROOM						
Unattached Buffet/Bar	800	20	15	25%	25%	200
Chairs	1,200	20	15	25%	25%	300
Tables	800	25	15	40%	25%	320
Unattached China Cabinets		30			25%	
China	1,040		15		90%	936
Slide Projector	100	15	20	-33%	25%	25
Silverware	400		12		90%	360
Curtains/Blinds/Drapes	700	15	8	47%	25%	327
Linens	800	10	10	0%	25%	200
Hats	150	5	5	0%	25%	38
Pictures	1,345		10		100%	1,345
Other Tables	100	25	5	80%	25%	80
Clock	150	50	10	80%	25%	120
TV Trays	70	10	10	0%	25%	18
Plate Collection	400		10		100%	400
Plant	100		5		100%	100
Baby High Chair & Arm Chair	475	20	6	70%	25%	333
Arrangement	35	10	2	80%	25%	28
Silver Tea Server Set	250		4		100%	250
Candlesticks	60		20		100%	60
Wine Rack	48	10	1	90%	25%	43
Misc. Items	500	10	10	0%	25%	125
Jackets	1,600	6	5	17%	25%	400

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	450				100%	450
Frozen Food	100				100%	100
Liquor	120				100%	120
Freezers		15			25%	
Refrigerators	1,200	15	2	87%	25%	1,040
Range/Stove	600	15	11	27%	25%	160
Microwave Ovens	450	11	15	-36%	25%	113
Portable Dishwashers	550	10	2	80%	25%	440
Misc. Items	100	10	2	80%	25%	80
Chairs		15			25%	
Tables		15			25%	
Dishes and Crockery	450		10		70%	315
China					90%	
Glassware and Crystal	900		10		90%	810
Silverware	100		10		90%	90
Knives and Other Utensils	150	20	10	50%	25%	75
Pans and Cooking Ware	700	20	10	50%	25%	350
Appliances	280	10	5	50%	25%	140
Medication	600				100%	600
Trash Can	10	15	5	67%	25%	7
Arrangement	20	10	2	80%	25%	16
Pictures	240		5		100%	240
Telephone	70	25	5	80%	25%	56
Cleaning Supplies	50				100%	50
OFFICE/SUN ROOM						
Antique Bookcase	2,000		100		100%	2,000
Books	1,300		10		60%	780
Couches/Sofas	1,500	15	8	47%	25%	700
Chairs	1,840	20	8	60%	25%	1,104
Tables	825	25	6	76%	25%	627
Antique Desks/File Cabinets	800		100		100%	800
Lamps	850	15	15	0%	25%	213
Curtains/Drapes	700	15	9	40%	25%	280
Unattached Carpets/Rugs	1,150	15	9	40%	25%	460
Unattached Bookcase	200	25	7	72%	25%	144
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment	200	15	10	33%	25%	67
Toys	50	10	7	30%	25%	15
Plants	595		7		100%	595
Personal Pictures	30		7		100%	30
Pictures	1,575		6		100%	1,575
Other		25			25%	
Calculator	100	10	5	50%	25%	50
Globe	150	20	20	0%	25%	38
Telephone/Answering Machine	150	10	5	50%	25%	75
Arrangement	75	10	5	50%	25%	38
Misc. Items	300	10	5	50%	25%	150

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other		15			25%	
Other		12			25%	
LAUNDRY/BASEMENT/GARAG						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	5	50%	25%	200
Clothes Washer	400	10	5	50%	25%	200
Ironing Equipment		8			25%	
Freezer	250	15	10	33%	25%	83
Food Contents	100				100%	100
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Vacuum Cleaner	30	15	3	80%	25%	24
Basket	10	10	1	90%	25%	9
Trash Can	165	15	5	67%	25%	110
Cleaning Supplies	50				100%	50
Golf Equipment	250	8	15	-88%	25%	63
Bikes	600	10	2	80%	25%	480
Vacuum Cleaner	1,400	15	6	60%	25%	840
Fireplace Acc.	50	20	3	85%	25%	43
Misc. Items	150	10	2	80%	25%	120
Other						
Other						
BEDROOM (1)						
Beds	200	25	12	52%	25%	104
Box Springs/Mattresses	900	25	5	80%	25%	720
Bedding/Bedspreads	250	10	5	50%	25%	125
Chest of Drawers	400	20	15	25%	25%	100
Dressing Tables		25				
Night Tables	150	25	1	96%	25%	144
Desk	300	25	15	40%	25%	120
Lamps	75	15	5	67%	25%	50
Chairs	400	20	10	50%	25%	200
Curtains/Drapes	200	15	5	67%	25%	133
Unattached Rugs		15			25%	
Pictures	695		5		100%	695
Television	200	12	10	17%	25%	50
Books	2,000		10		60%	1,200
Car Collection	180		2		100%	180
Trash Can	20	15	2	87%	25%	17
Misc. Items	250	10	2	80%	25%	200
Other		10				
Other		10				
Other		10				
Other		20				

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other		10				
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	1,400	3	4	-33%	25%	350
Coats and Jackets	1,875	6	4	33%	25%	625
Raincoats	300	5	5	0%	25%	75
Pants	2,750	5	4.5	10%	25%	688
Shirts	4,500	4	4.5	-13%	25%	1,125
Suits	3,600	5	5	0%	25%	900
Sweaters	600	10	4.5	55%	25%	330
Underwear	180	6	4.5	25%	25%	45
Robes	60	6	5	17%	25%	15
Socks	240	2	4.5	-125%	25%	60
Shoes and Boots	2,800	4	4.5	-13%	25%	700
Jewelry	2,700		14		100%	2,700
Belts	300	5	4.5	10%	25%	75
Cologne	220		4.5		50%	110
Hats	100	5	5	0%	25%	25
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	200	6	3	50%	25%	100
Raincoats		5			25%	
Dresses	3,000	5	3	40%	25%	1,200
Pants and Slacks	2,400	5	4	20%	25%	600
Skirts	600	7	4	43%	25%	257
Blouses and Shirts	2,500	4	4	0%	25%	625
Suits	2,500	5	4	20%	25%	625
Sweaters	2,400	10	4	60%	25%	1,440
Robes	150	6	4	33%	25%	50
Underwear	576	6	4	33%	25%	192
Socks/Stockings	144	2	4	-100%	25%	36
Shoes and Boots	2,400	4	4	0%	25%	600
Handbags/Purses	500	5	4	20%	25%	125
Hats		5			25%	
Jewelry	2,500		10		100%	2,500
Scarves		6			25%	
Perfume/Cosmetics	200		1		100%	200
Other						
Other						

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Belts		5			25%	
Hats		5			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment	450	10	3	70%	25%	315
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment	1,200	25	15	40%	25%	480
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	100				100%	100
Towels	180	4	2	50%	25%	90
Bathroom Appliances	125	10	2	80%	25%	100
Cosmetics/Perfumes					50%	
Medical Appliances		10			25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	165		3		100%	165
Indoor Plants	25		3		100%	25
Bathroom Scale	20	10	15	-50%	25%	5
Curtains/Drapes	150	15	1	93%	25%	140
Rugs	30	15	1	93%	25%	28
Magazine Rack	5	10	10	0%	25%	1
Radio	15	10	2	80%	25%	12
Trash Can	10	15	1.5	90%	25%	9
Arrangement	5	10	2	80%	25%	4
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Antique Beds	2,000		100		100%	2,000
Box Springs/Mattresses	900	25	5	80%	25%	720
Bedding/Bedspreads	300	10	3	70%	25%	210
Chest of Drawers		20			25%	
Antique Dressing Tables	1,500		100		100%	1,500
Night Tables	150	25	50	-100%	25%	38
Other Tables		25			25%	
Lamps	30	15	30	-100%	25%	8
Antique Chairs	100		100		100%	100
Curtains/Drapes	100	15	3	80%	25%	80
Unattached Rugs	800	15	1	93%	25%	747
Pictures	1,000		5		100%	1,000
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Baby Bed	200	10	1	90%	25%	180

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Mirror	500		5		90%	450
Toys	60	10	10	0%	25%	15
Angel Collection	175		3		100%	175
Luggage	50	20	15	25%	25%	13
Christmas Decorations	1,000		10		75%	750
Books	250		5		60%	150
Blankets/Linens	75	10	5	50%	25%	38
Fan	20	10	5	50%	25%	10
Misc. Items	300	10	5	50%	25%	150
Misc. Items	500	10	10	0%	25%	125
BEDROOM (3)						
Beds	1,000	25	1	96%	25%	960
Box Springs/Mattresses	1,000	25	1	96%	25%	960
Bedding/Bedspreads	300	10	1	90%	25%	270
Chest of Drawers	1,000	20	1	95%	25%	950
Dressing Tables	1,000	25	1	96%	25%	960
Night Tables	600	25	1	96%	25%	576
Ottoman	150	15	5	67%	25%	100
Lamps	225	15	5	67%	25%	150
Chairs	500	20	5	75%	25%	375
Curtains/Drapes	500	15	5	67%	25%	333
Unattached Rugs		15			25%	
Pictures	660		5		100%	660
Mirror	30		5		90%	27
Television Sets	200	12	1	92%	25%	183
Telephone	50	25	10	60%	25%	30
Plant	50		5		100%	50
Magazine Rack	15	10	20	-100%	25%	4
Clock/Radio	15	10	10	0%	25%	4
Collection	175		5		100%	175
Clock	50	50	5	90%	25%	45
Alarm Clock	15	10	5	50%	25%	8
Misc. Items	150	10	5	50%	25%	75
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	

ONE-STORY 5
Morgan City, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Baby Play Pen		10			25%	
Baby High Chair		10			25%	
Nintendo Tapes		7			25%	
Toys		10			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	118,915					72,385

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Magazine Stand	40	10	4	60%	25%	24
Books					60%	
Couches/Sofas	900	15	4	73%	25%	660
Chairs	300	20	4	80%	25%	240
Marble Top Table	50	25	2	92%	25%	46
Lamps	70	15	2	87%	25%	61
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Television Sets	300	12	1	92%	25%	275
Stereo Equipment	400	15	3	80%	25%	320
VCR Equipment	200	12	2	83%	25%	167
Video Tapes	100	15	2	87%	25%	87
Records/CDS/Cassettes					60%	
Pictures	400		2		100%	400
Antique Chest	500		4		100%	500
Exercise Equipment	50	10	2	80%	25%	40
Arrangement	275	10	4	60%	25%	165
Plant Stand	20	10	4	60%	25%	12
Crystal Clock	30	50	2	96%	25%	29
Basket	15	4	2	50%	25%	8
TV Stand	50	10	5	50%	25%	25
Throw Pillows	200	6	4	33%	25%	67
Misc. Items	180	10	4	60%	25%	108
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Rugs		15			25%	
Unattached Carpet/Rugs		15			25%	
Crafts					100%	
Collection					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 6

Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	40				100%	40
Frozen Food	30				100%	30
Liquor	120				100%	120
Misc. Items	175	10	2	80%	25%	140
Refrigerators	500	15	5	67%	25%	333
Range/Stove	300	15	5	67%	25%	200
Microwave Ovens	200	11	5	55%	25%	109
Cookbooks	50		2		60%	30
China Hutch	600	30	50	-67%	25%	150
Chairs and Stool	325	20	2	90%	25%	293
Table and China Hutch	150	25	2	92%	25%	138
Dishes and Crockery	150		2		70%	105
China	150		2		90%	135
Glassware and Crystal	30		2		90%	27
Silverware	50		2		90%	45
Knives and Other Utensils	50	20	2	90%	25%	45
Pans and Cooking Ware	150	20	2	90%	25%	135
Appliances	100	10	2	80%	25%	80
Pictures	60		2		100%	60
Clock	25	50	2	96%	25%	24
Rugs	40	15	2	87%	25%	35
Telephones	275	25	2	92%	25%	253
Window AC Unit	600	10	5	50%	25%	300
Baker's Rack and Dryer's Rack	115	10	2	80%	25%	92
DEN/OFFICE						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Ironing Equipment		20			25%	
Telephone		25			25%	
Crafts					100%	
Trash Can		15			25%	
Misc. Items		10			25%	

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Carousel Collection					100%	
Other						
LAUNDRY/BASEMENT/GARA						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	300	10	5	50%	25%	150
Clothes Washer	400	10	5	50%	25%	200
Ironing Equipment	110	8	2	75%	25%	83
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments	200		5		75%	150
Trash Can	30	15	2	87%	25%	26
Vacuum Cleaner	60	15	3	80%	25%	48
Miscellaneous	300	10	2	80%	25%	240
Cleaning Supplies	60				100%	60
Sleeping Bag						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	150	25	3	88%	25%	132
Box Springs/Mattresses	600	25	5	80%	25%	480
Bedding/Bedspreads	150	10	2	80%	25%	120
Chest of Drawers	100	20	20	0%	25%	25
Desk	150	25	10	60%	25%	90
Bookcase	100	25	20	20%	25%	25
Misc. Items	100	10	2	80%	25%	80
Lamps	130	15	2	87%	25%	113
Chairs	300	20	10	50%	25%	150
Curtains/Drapes	30	15	5	67%	25%	20
Unattached Rugs	30	15	2	87%	25%	26
Pictures	60		2		100%	60
Brass Chest	100	35	20	43%	25%	43
Television Sets	250	12	4	67%	25%	167
Stereo	1,000	15	4	73%	25%	733
VHS Tapes	60	15	2	87%	25%	52
CDs and Books	2,125		3		60%	1,275
Bose Speaker	550	15	2	87%	25%	477
Telephone	30	25	2	92%	25%	28
Trash Can & Clothes Basket	30	15	2	87%	25%	26
Heater	30	20	2	90%	25%	27

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Fan	30	10	2	80%	25%	24
Clock/Radio	15	10	2	80%	25%	12
Window AC Unit	300	10	1	90%	25%	270
Vacuum Cleaner	100	15	5	67%	25%	67
MEN'S CLOTHING						
Ties/Neckwear	250	3	2	33%	25%	83
Coats and Jackets	525	6	2	67%	25%	350
Raincoats		5			25%	
Pants	400	5	2	60%	25%	240
Shirts	1,200	4	2	50%	25%	600
Suits	300	5	2	60%	25%	180
Sweaters	160	10	2	80%	25%	128
Underwear	216	6	2	67%	25%	144
Robes		6			25%	
Socks	144	2	2	0%	25%	36
Shoes and Boots	700	4	2	50%	25%	350
Jewelry	200		2		100%	200
Belts	100	5	2	60%	25%	60
Cologne	150		2		50%	75
Backpacks	80	20	2	90%	25%	72
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	500	6	2	67%	25%	333
Raincoats		5			25%	
Dresses	1,400	5	2	60%	25%	840
Pants and Slacks	600	5	2	60%	25%	360
Skirts	450	7	2	71%	25%	321
Blouses and Shirts	1,200	4	2	50%	25%	600
Suits	500	5	2	60%	25%	300
Sweaters	600	10	2	80%	25%	480
Robes	30	6	2	67%	25%	20
Underwear	144	6	2	67%	25%	96
Socks/Stockings	96	2	2	0%	25%	24
Shoes and Boots	1,200	4	2	50%	25%	600
Handbags/Purses	200	5	2	60%	25%	120
Hats	20	5	2	60%	25%	12
Jewelry	800		2		100%	800
Scarves		6			25%	
Belts	200	5	2	60%	25%	120
Wedding Dress		10				
Other						

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5				
Dresses		5				
Pants		5			25%	
Skirts		7				
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6				
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Belts		5			25%	
Toys						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBB						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Bowling Ball		20			25%	
Other						

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC						
Bathroom Items		5			25%	
Medication	50				100%	50
Hygiene Items	50				100%	50
Towels	216	4	2	50%	25%	108
Bathroom Appliances	150	10	2	80%	25%	120
Cosmetics/Perfumes	800		2		50%	400
Medical Appliances		10				
Wheelchairs					25%	
Walkers					25%	
Pictures/Art Work	75		2		100%	75
Indoor Plants	10		2		100%	10
Telephones					25%	
Curtains/Drapes	100	15	2	87%	25%	87
Luggage					25%	
Briefcases					25%	
Trash Can	5	15	2	87%	25%	4
Bath Set	30	10	2	80%	25%	24
Bathroom Scale	20	10	10	0%	25%	5
Stand	40	10	5	50%	25%	20
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Antique Bed	500	25	60		100%	500
Box Springs/Mattresses	600	25	4	84%	25%	504
Bedding/Bedspreads	200	10	4	60%	25%	120
Antique Chest of Drawers	800		60		100%	800
Antique Dressing Tables	900		60		100%	900
Night Tables	100	25	5	80%	25%	80
Antique Tables	200		60		100%	200
Lamps	75	15	2	87%	25%	65
Chairs	100	20	2	90%	25%	90
Curtains/Blinds/Room Divider	285	15	2	87%	25%	247
Computer Desk	100	25	10	60%	25%	60
Pictures	390		2		100%	390
Wicker Trunks	200	20	2	90%	25%	180
Window AC Unit	300	10	2	80%	25%	240
Telephone	40	25	2	92%	25%	37

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Mirror	35		2		90%	32
Computer Hardware	2,000	10	10	0%	25%	500
Computer Software	500	10	10	0%	25%	125
Heater	30	20	2	90%	25%	27
Luggage	500	20	2	90%	25%	450
Fan	30	10	2	80%	25%	24
Arrangements	60	10	2	80%	25%	48
Misc. Items	300	10	2	80%	25%	240
Typewriter	200	20	2	90%	25%	180
File Cabinet	50	20	2	90%	25%	45
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
BBQ Grill		10			25%	
Toys		10			25%	
Wicker Furniture		20			25%	
Misc. Items		10			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	

ONE-STORY 6
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets File Cabinet Typewriter Movie Projector Other Other Other Other Other Other Other Other		12			25%	
Total	\$38,801					\$26,263

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books	240		4		60%	144
Couches/Sofas	1,800	15	3	80%	25%	1,440
Chairs	1,000	20	3	85%	25%	850
Tables	200	25	3	88%	25%	176
Lamps	300	15	3	80%	25%	240
Curtains/Drapes	200	15	3	80%	25%	160
Unattached Carpets/Rugs		15			25%	
Television Sets	700	12	13	-8%	25%	175
Stereo Equipment	600	15	11	27%	25%	160
VCR Equipment		12			25%	
Video Tapes		15			25%	
Records/CDS/Cassettes	200		4		60%	120
Pictures	700				100%	700
Antiques					100%	
Crystal	75		3		100%	75
Clock	150	50	9	82%	25%	123
Misc. Items	100	10	3	70%	25%	70
Table	15	25	1	96%	25%	14
Magazine Rack	25	10	4	60%	25%	15
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs and Table	800	20	2	90%	25%	720
Tables		20			25%	
Unattached China Cabinets	800	30	12	60%	25%	480
China	400		20		90%	360
Glassware	100		20		90%	90
Silverware					90%	
Curtains/Blinds/Drapes	250	15	7	53%	25%	133
Linens	50	10	8	20%	25%	13
Unattached Carpet/Rugs		15			25%	
Pictures	100		2		100%	100
Clock	60	50	2	96%	25%	58
Art	70		3		100%	70
Teapot Collection	210		3		100%	210
Sewing Machine	400	25	50	-100%	25%	100
Telephone	40	25	4	84%	25%	34
Crystal	30		3		100%	30
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	100				100%	100
Canned Food	150				100%	150
Frozen Food	300				100%	300
Liquor	10				100%	10
Antique Crystal	50		50		100%	50
Refrigerators	1,200	15		100%	25%	1,200
Range/Stove	800	15		100%	25%	800
Microwave Ovens	150	11		100%	25%	150
Hat Rack	40	10	3	70%	25%	28
Linens	50	12	3	75%	25%	38
Chairs - Antique	250		50		100%	250
Bar	500	20	40	-100%	25%	125
Dishes and Crockery	200		12		70%	140
Washer and Dryer	1,100	10	5	50%	25%	550
Glassware and Crystal	75		2		90%	68
Silverware	700		40		90%	630
Knives and Other Utensils	200	20	4	80%	25%	160
Pans and Cooking Ware	200	20	5	75%	25%	150
Appliances	460	10	10	0%	25%	115
Trash Can	30	15	8	47%	25%	14
Water Cooler	150	10	5	50%	25%	75
Curtains/Drapes	100	15	3	80%	25%	80
Arts and Crafts	70		3		100%	70
Pictures	30		3		100%	30
Teapot Collection	90		3		100%	90
FAMILY ROOM and Foyer						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Coat Rack		10			25%	
Unattached Rug		15			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Aquarium		20			25%	
Misc. Items		10			25%	
Sega Tapes		7			25%	
Sporting Equipment		10			25%	
Decorations		10			25%	
Exercise Equipment		10			25%	

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Vacuum Cleaner		15			25%	
Other						
LAUNDRY/BASEMENT/GARAG						
Chairs	200	15	3	80%	25%	160
Tables		15			25%	
Clothes Dryer		10			25%	
Clothes Washer		10			25%	
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Plant Stand	75	10	5	50%	25%	38
Plants	100		2		100%	100
Chimes	30	10	4	60%	25%	18
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	400	25	30	-20%	25%	100
Box Springs/Mattresses	600	25	15	40%	25%	240
Bedding/Bedspreads	200	10	3	70%	25%	140
Chest of Drawers	800	20	30	-50%	25%	200
Dressing Table	1,200	25	30	-20%	25%	300
Bookcase		25			25%	
Other Table	200	25	30	-20%	25%	50
Lamps	100	15	10	33%	25%	33
Chairs					100%	
Curtains/Drapes	100	15	3	80%	25%	80
Unattached Rugs	50	15	2	87%	25%	43
Pictures	300		5		100%	300
Antique Trunk (Hope Chest)	400		53		100%	400
Television Sets		12			25%	
Photo Albums	300		50		100%	300
Clock Radio		12			25%	
Books					60%	
Misc. Items	250	10	3	70%	25%	175
Other						
Other						
Other						

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	720	3	10	-233%	25%	180
Coats and Jackets	500	6	2	67%	25%	333
Raincoats	10	5	2	60%	25%	6
Pants	1,000	5	5	0%	25%	250
Shirts	1,000	4	5	-25%	25%	250
Suits	600	5	10	-100%	25%	150
Sweaters		10			25%	
Underwear	192	6	3	50%	25%	96
Robes	20	6	3	50%	25%	10
Socks	72	2	3	-50%	25%	18
Shoes and Boots	200	4	3	25%	25%	50
Jewelry	300		3		100%	300
Belts	60	5	3	40%	25%	24
Hats	140	5	3	40%	25%	56
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	375	6	4	33%	25%	125
Raincoats	1,200	5	4	20%	25%	300
Dresses	1,200	5	4	20%	25%	300
Pants and Slacks	750	5	4	20%	25%	188
Skirts	250	7	4	43%	25%	107
Blouses and Shirts	1,000	4	4	0%	25%	250
Suits	800	5	4	20%	25%	200
Sweaters		10			25%	
Robes	40	6	5	17%	25%	10
Underwear	720	6	2	67%	25%	480
Socks/Stockings	36	2	2	0%	25%	9
Shoes and Boots	1,000	4	4	0%	25%	250
Handbags/Purses	150	5	4	20%	25%	38
Hats		5			25%	
Jewelry	1,000		25		100%	1,000
Scarves		6			25%	
Perfume	50		1		50%	25
Cosmetics	100		1		50%	50
Other						

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Neck Ties		3			25%	
Caps		5			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	100				100%	100
Hygiene Items	120				100%	120
Towels	360	4	2	50%	25%	180
Bathroom Appliances	75	10	4	60%	25%	45
Cosmetics/Perfumes					50%	
Medical Appliances	150	10	3	70%	25%	105
Wheelchairs					25%	
Walkers					25%	
Art Work	115		8		100%	115
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	105	15	4	73%	25%	77
Luggage	100	20	40	-100%	25%	25
Briefcases					25%	
Rug	20	15	5	67%	25%	13
Trash Can	20	15	5	67%	25%	13
Mirror	100		3		90%	90
Wicker Laundry Set	85	15	5	67%	25%	57
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	500	25	35	-40%	25%	125
Box Springs/Mattresses	600	25	8	68%	25%	408
Bedding/Bedspreads	150	10	5	50%	25%	75
Chest of Drawers	800	20	35	-75%	25%	200
Dressing Tables	1,000	25	35	-40%	25%	250
Night Tables		25			25%	
Antique Table		15			25%	
Lamps	40	15	8	47%	25%	19
Chairs		20			25%	
Curtains/Drapes	200	15	8	47%	25%	93
Unattached Rugs	50	15	5	67%	25%	33
Pictures	400		5		100%	400
Trunks (Hope Chests)		35			25%	
Telephone	100	25	8	68%	25%	68
Arts and Crafts	100		8		100%	100

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Clock Radio	35	10	4	60%	25%	21
Books	50		4		60%	30
Art	75		4		100%	75
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	500	25	6	76%	25%	380
Box Springs/Mattresses	400	25	6	76%	25%	304
Bedding/Bedspreads	100	10	6	40%	25%	40
Armoire		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Antique Desk	150		50		100%	150
Lamps	40	15	20	-33%	25%	10
Antique Chairs	100		50		100%	100
Curtains/Drapes	100	15	6	60%	25%	60
Unattached Rugs	75	15	6	60%	25%	45
Pictures	465		5		100%	465
Bookcase	75	25	40	-60%	25%	19
Books	750		10		60%	450
Rocking Chair	150	20	10	50%	25%	75
Curio Cabinet	100	20	15	25%	25%	25
Electric Razor	50	4	5	-25%	25%	13
Electric Toothbrush	50	4	2	50%	25%	25
Games	80		2		75%	60
Sewing Basket	50		40		90%	45
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	

ONE-STORY 7
Franklin, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets		12			25%	
Carousel Collection					100%	
Crafts					100%	
Radio		10			25%	
Speakers		15			25%	
Clock		50			25%	
Telephone		25			25%	
Books					60%	
Camera		15			25%	
Other						
Other						
Other						
Total	\$44,095					25,068

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books	200		4		60%	120
Couches/Sofas	1,500	15	0.33	98%	25%	1,467
Chairs	1,350	20	0.33	98%	25%	1,328
Tables	300	25	0.33	99%	25%	296
Basket	45	4	6	-50%	25%	11
Curtains/Drapes	1,200	15	0.33	98%	25%	1,174
Unattached Carpets/Rugs	200	15	0.5	97%	25%	193
Television Sets	700	12	8	33%	25%	233
Stereo Equipment	5,000	15	4	73%	25%	3,667
VCR Equipment	800	12	6	50%	25%	400
Video Tapes	700	15	3	80%	25%	560
Records/CDS/Cassettes	50		2		60%	30
Pictures	400		6		100%	400
Antique Chair	600		100		100%	600
Clock	175	50	3	94%	25%	165
Photo Album	1,200		4		100%	1,200
Antique	1,000		15		100%	1,000
Antique Clock	200		100		100%	200
Misc. Items	700	10	4	60%	25%	420
Bird Collection	800		10		100%	800
Plants	150		0.08		100%	150
Fireplace Accessories	200	20	2	90%	25%	180
Crystal Clock	25	50	5	90%	25%	23
Radio	130	10	8	20%	25%	33
Baby Swing	100	10	0.16	98%	25%	98
DINING ROOM and FOYER						
Antique Unattached Buffet	4,000		75		100%	4,000
Antique Chairs	2,400		75		100%	2,400
Antique Tables	2,000		75		100%	2,000
Antique China Cabinets	2,000		75		100%	2,000
China	4,000		10		90%	3,600
Glassware	2,050		10		90%	1,845
Silverware	1,440		10		90%	1,296
Curtains/Blinds/Drapes	600	15	2	87%	25%	520
Linens	500	10	2	80%	25%	400
Unattached Carpet/Rugs	15	15	2	87%	25%	13
Pictures	280		1.5		100%	280
Chairs	120	20	10	50%	25%	60
Lamp	300	15	1	93%	25%	280
Toys	420	10	2	80%	25%	336
Baby Play Pen	70	10	2	80%	25%	56
Misc. Items	200	10	1	90%	25%	180
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	200				100%	200
Canned and Frozen Food	600				100%	600
Toys	500	10	2	80%	25%	400
Liquor	100				100%	100
Telephone/Answering Machine	285	10	2	80%	25%	228
Refrigerators	1,600	15	0.08	99%	25%	1,591
Range/Stove	1,400	15	2	87%	25%	1,213
Microwave Ovens	150	11	5	55%	25%	82
Portable Dishwashers	600	10	2	80%	25%	480
Portable Trash compactor	150	12	2	83%	25%	125
Chairs and High Chair	600	20	2	90%	25%	540
Tables	150	25	1	96%	25%	144
Dishes and Crockery	700		6		70%	490
China	250		5		90%	225
Glassware and Crystal	1,050		6		90%	945
Silverware	1,000		6		90%	900
Knives and Other Utensils	200	20	66	-230%	25%	50
Pans and Cooking Ware	800	20	4	80%	25%	640
Appliances	180	10	4	60%	25%	108
Cookbooks	1,050		5		60%	630
Antique Coat Rack	200		80		100%	200
Rugs	500	15	6	60%	25%	300
Curtains/Drapes	1,500	15	1.5	90%	25%	1,350
Wicker Set	500	20	6	70%	25%	350
Television	250	12	7	42%	25%	104
KITCHEN AREA						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
VHS Tapes		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures	100		2		100%	100
Plants	210				100%	210
Camera	500	15	4	73%	25%	367
Baby Seat	40	10	2	80%	25%	32
Video Camera	800	12	3	75%	25%	600
Misc. Items	200	10	2	80%	25%	160
Medication	100				100%	100

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
LAUNDRY/BASEMENT/GARAG						
Chairs		15			25%	
Tables	40	25	4	84%	25%	34
Clothes Dryer	500	10	2	80%	25%	400
Clothes Washer	500	10	2	80%	25%	400
Ironing Equipment	110	8	2	75%	25%	83
Freezer		15			25%	
Refrigerator	1,000	15	5	67%	25%	667
Luggage		20			25%	
Hand Tools	540	20	4	80%	25%	432
Speakers	600	15	2	87%	25%	520
Lawn & Garden Tools	850	6	2	67%	25%	567
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments	20		4		75%	15
Cleaning Supplies	300		1		100%	300
Misc. Items	300	10	2		100%	300
Binoculars	100	25	2	92%	25%	92
Trash Can	10	15	2	87%	25%	9
Laundry Baskets	15	15	1	93%	25%	14
Rugs	90	15	1	93%	25%	84
Vaporizer	25	5	0.08	98%	25%	25
Pictures	610		3		100%	610
House Collection	200		2		100%	200
Golf Equipment	800	8	2	75%	25%	600
Bikes	750	10	5	50%	25%	375
BEDROOM (1)						
Beds	2,000	25	2	92%	25%	1,840
Box Springs/Mattresses	800	25	5	80%	25%	640
Bedding/Bedspreads	500	10	5	50%	25%	250
Chest of Drawers	1,000	20	2	90%	25%	900
Tables	30	25	10	60%	25%	18
Night Tables	700	25	5	80%	25%	560
Desk	200	25	5	80%	25%	160
Lamps	150	15	3	80%	25%	120
Chairs	250	20	3	85%	25%	213
Curtains/Drapes	400	15	2	87%	25%	347
Unattached Rugs		15			25%	
Pictures	500		2		100%	500
Trunks (Hope Chests)		35			25%	
Television Sets	400	12	6	50%	25%	200
VCR	200	12	6	50%	25%	100
Misc. Items	200	10	3	70%	25%	140
Plant	30		2		100%	30
Plant Stand	50	10	10	0%	25%	13
CDs and Records	4,000		7		60%	2,400
Clocks	105	50	5	90%	25%	95
Telephone	30	25	8	68%	25%	20

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Stereo Equipment	1,000	15	2	87%	25%	867
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	400	3	3	0%	25%	100
Coats and Jackets	1,000	6	3	50%	25%	500
Raincoats		5			25%	
Pants	1,400	5	3	40%	25%	560
Shirts	1,750	4	3	25%	25%	438
Suits	900	5	3	40%	25%	360
Sweaters	160	10	3	70%	25%	112
Underwear	144	6	3	50%	25%	72
Robes	40	6	3	50%	25%	20
Socks	180	2	3	-50%	25%	45
Shoes and Boots	720	4	3	25%	25%	180
Jewelry	100		1.5		100%	100
Belts	60	5	3	40%	25%	24
Cologne	100		1		50%	50
Hats	300	5	3	40%	25%	120
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	4,700	6	2	67%	25%	3,133
Raincoats	50	5	2	60%	25%	30
Dresses	3,200	5	2	60%	25%	1,920
Pants and Slacks	900	5	2	60%	25%	540
Skirts	900	7	2	71%	25%	643
Blouses and Shirts	1,000	4	2	50%	25%	500
Suits	1,000	5	2	60%	25%	600
Sweaters	600	10	2	80%	25%	480
Robes	900	6	2	67%	25%	600
Underwear	576	6	2	67%	25%	384
Socks/Stockings	144	2	2	0%	25%	36
Shoes and Boots	2,400	4	2	50%	25%	1,200
Handbags/Purses	80	5	2	60%	25%	48
Hats	1,200	5	2	60%	25%	720
Jewelry	17,800		5		100%	17,800
Belts	40	5	2	60%	25%	24
Other						
Other						
Other						

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	300	6	2	67%	25%	200
Raincoats		5			25%	
Dresses	900	5	2	60%	25%	540
Pants	450	5	2	60%	25%	270
Skirts		7			25%	
Blouses/Shirts	200	4	2	50%	25%	100
Suits	300	5	2	60%	25%	180
Sweaters	40	10	2	80%	25%	32
Sportswear		6			25%	
Underwear	36	6	2	67%	25%	24
Socks/Stockings	336	2	2	0%	25%	84
Shoes and Boots	200	4	2	50%	25%	100
Jewelry	100		2		100%	100
Diaper Bags	60	10		100%	25%	60
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	300				100%	300
Hygiene Items	150				100%	150
Towels	576	4		100%	25%	576
Bathroom Appliances	220	10		100%	25%	220
Cosmetics/Perfumes	300				50%	150
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	280				100%	280
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	275	15		100%	25%	275
Laundry Hamper	25	15	2	87%	25%	22
Briefcases					25%	
Trash Can	5	15		100%	25%	5
Rug	45	15	2	87%	25%	39
Mirror	150		2		90%	135
Baker's Rack	75	10	2	80%	25%	60
Toys	50	10	2	80%	25%	40
Misc. Items	135	10	2	80%	25%	108
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	1,500	25	0.16	99%	25%	1,490
Box Springs/Mattresses	400	25	2	92%	25%	368
Bedding/Bedspreads	300	10	2	80%	25%	240
Chest of Drawers	300	20	20	0%	25%	75
Dressing Tables	300	25	20	20%	25%	75
Night Tables		25			25%	
Other Table		25			25%	
Lamps	180	15	2	87%	25%	156
Chairs	80	20	2	90%	25%	72
Curtains/Drapes	400	15	2	87%	25%	347
Unattached Rugs		15			25%	
Pictures	1,660		2		100%	1,660
Trunks (Hope Chests)		35			25%	
Misc. Items		10			25%	
Telephone	20	25	4	84%	25%	17

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Personal Pictures	40		5		100%	40
Luggage	210	20	5	75%	25%	158
Quilts	610	10	5	50%	25%	305
Bookshelf	40	25	10	60%	25%	24
Toys	300	10	2	80%	25%	240
Doll Collection	750		5		100%	750
Books	400		2		60%	240
Other						
Other						
Other						
BEDROOM (3)						
Beds	1,200	25	1	96%	25%	1,152
Box Springs/Mattresses	100	25	1	96%	25%	96
Bedding/Bedspreads	100	25	1	96%	25%	96
Chest of Drawers	120	20	40	-100%	25%	30
Dressing Tables		25			25%	
Night Tables		25			25%	
Antique Table	100		70		100%	100
Lamps	200		70		100%	200
Chairs	150	20	25	-25%	25%	38
Curtains/Drapes	200	15	2	87%	25%	173
Unattached Rugs		15			25%	
Pictures	600		2		100%	600
Bassanet	100	10	40	-300%	25%	25
Humidifier	25	10	1	90%	25%	23
Vacuum Cleaner	150	15	0.16	99%	25%	148
Quilt Rack	75	25	1	96%	25%	72
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	

ONE-STORY 8
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets		12			25%	
Carousel Collection					100%	
Crafts					100%	
Radio		10			25%	
Speakers		15			25%	
Clock		50			25%	
Telephone		25			25%	
Books					60%	
Camera		15			25%	
Other						
Other						
Other						
Total	\$133,352					107,117

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 9

Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM/FOYER						
Unattached Bookcase -antique	300		80		100%	300
Books	600				60%	360
Couches/Sofas	1,600	15	3	80%	25%	1,280
Chairs	980	20	3	85%	25%	833
Tables	400	25	3	88%	25%	352
Lamps	50	15	1	93%	25%	47
Curtains/Drapes	50	15	3	80%	25%	40
Unattached Carpets/Rugs	800	15	2	87%	25%	693
Television Sets	800	12	2	83%	25%	667
Stereo Equipment		15			25%	
VCR Equipment	300	12	2	83%	25%	250
Video Tapes	500	15	2	87%	25%	433
Records/CDS/Cassettes					60%	
Pictures	1,065				100%	1,065
Antiques	12,800		75		100%	12,800
Cordless Telephone/Answering Machine	125	10	2	80%	25%	100
Sega Genesis	200	7	2	71%	25%	143
Sega Tapes	120	7	2	71%	25%	86
Crafts	305		5		100%	305
Crystal	660		6		90%	594
Plant Stand and Hat Rack	180	10	3	70%	25%	126
Arrangement	75	10	3	70%	25%	53
Vacuum Cleaner	150	15	3	80%	25%	120
Misc. Items	250	10	3	70%	25%	175
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 9
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	250				100%	250
Canned Food	200				100%	200
Frozen Food	500				100%	500
Liquor					100%	
Freezers	900	15	10	33%	25%	300
Refrigerators	1,200	15	10	33%	25%	400
Range/Stove	1,200	15	12	20%	25%	300
Microwave Ovens	400	11	9	18%	25%	100
Portable Dishwashers	500	10	12	-20%	25%	125
Portable Trash compactor		12			25%	
Chairs and stools	1,100	15	1	93%	25%	1,027
Tables	700	25	1	96%	25%	672
Dishes and Crockery	200		8		70%	140
Water Cooler	150	10	2		90%	135
Glassware and Crystal	100		5		90%	90
Silverware	100		5		90%	90
Knives and Other Utensils	200	20	5	75%	25%	150
Pans and Cooking Ware	500	20	5	75%	25%	375
Appliances	200	10	5	50%	25%	100
Telephone	100	25	2	92%	25%	92
Video Camera	800	12	1	92%	25%	733
Curtains/Drapes	100	15	5	67%	25%	67
Camera	500	12	2	83%	25%	417
Rugs	70	15	2	87%	25%	61
Medicine	250				100%	250
DEN/OFFICE/LIB. OR FMLY. ROOM						
Table	200	25	1	96%	25%	192
Books					60%	
Chairs	600	20	1	95%	25%	570
Antique Chairs	400	20	50		100%	400
Tables	120	25	5	80%	25%	96
Desks/File Cabinets	260	20	1	95%	25%	247
Antique Lamps	150		80		100%	150
Curtains/Drapes	180	15	10	33%	25%	60
Crafts	500		5		100%	500
Exercise Equipment	100	10	1	90%	25%	90
AC Window Unit	700	10	1	90%	25%	630
VCR	300	12	1	92%	25%	275
Stereo Equipment		15			25%	
Wicker Set	250	20	1	95%	25%	238
Computer Hardware	1,500	10	1	90%	25%	1,350
Computer Software	500	10	1	90%	25%	450
Pictures	290				100%	290
Doll Collection	595				100%	595
Misc. Items	300	10	5	50%	25%	150
Piano	6,000	25	35	-40%	25%	1,500
Curio Cabinet	200	20	9	55%	25%	110
Antiques	2,300		75		100%	2,300
Silverware	640		6		90%	576

ONE-STORY 9
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
China	1,200		16		90%	1,080
Glassware	1,200		16		90%	1,080
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	450	10	10	0%	25%	113
Clothes Washer	450	10	6	40%	25%	180
Ironing Equipment	50	8	6	25%	25%	13
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Vacuum	30	15	4	73%	25%	22
Cleaning Supplies	75				100%	75
Bikes	500	10	5	50%	25%	250
Lamps	100	15	5	67%	25%	67
Recreation Equipment	600	10	5	50%	25%	300
Golf Eqt.	2,500	8	1	88%	25%	2,188
Misc. Items	500	10	5	50%	25%	250
Stools	100	15	5	67%	25%	67
Other						
Other						
Other						
BEDROOM (1)						
Beds	2,000	25	0.5	98%	25%	1,960
Box Springs/Mattresses	1,000	25	0.5	98%	25%	980
Bedding/Bedspreads	1,000	10	0.5	95%	25%	950
Antique Armoire	1,500		75		100%	1,500
Dressing Table	1,400	25	0.5	98%	25%	1,372
Night Tables	600	25	0.5	98%	25%	588
Other Tables		15			25%	
Lamps	100	15	0.08	99%	25%	99
Chairs	250	20	15	25%	25%	63
Guns	1,150	25	5	80%	25%	920
Unattached Rugs		15			25%	
Pictures	2,735		15		100%	2,735
Trunks (Hope Chests)		35			25%	
Television Sets	400	12	1	92%	25%	367
Entertainment Center	2,000	25	0.5	98%	25%	1,960
Linens	200	15	15	0%	25%	50
VCR	200	12	1	92%	25%	183
VHS Tapes	200	15	5	67%	25%	133
Stereo	400	15	3	80%	25%	320
Books	640		5		60%	384
Cassettes/CDs	230		5		60%	138

ONE-STORY 9
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Crafts	150		1		100%	150
Telephone	80	25	1	96%	25%	77
Luggage	320	20	5	75%	25%	240
Other						
MEN'S CLOTHING						
Ties/Neckwear	900	3	3	0%	25%	225
Coats and Jackets	550	6	3	50%	25%	275
Raincoats		5			25%	
Pants	2,250	5	3	40%	25%	900
Shirts	2,450	4	3	25%	25%	613
Suits	900	5	3	40%	25%	360
Sweaters	40	10	3	70%	25%	28
Underwear	288	6	3	50%	25%	144
Robes	40	6	3	50%	25%	20
Socks	180	2	3	-50%	25%	45
Shoes and Boots	1,100	4	3	25%	25%	275
Jewelry	6,000		3		100%	6,000
Belts	200	5	3	40%	25%	80
Hats	80	5	3	40%	25%	32
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	1,900	6	2	67%	25%	1,267
Raincoats	100	5	2	60%	25%	60
Dresses	5,000	5	2	60%	25%	3,000
Pants and Slacks		5			25%	
Skirts	600	7	2	71%	25%	429
Blouses and Shirts	1,750	4	2	50%	25%	875
Suits	2,000	5	2	60%	25%	1,200
Sweaters	600	10	2	80%	25%	480
Robes	70	6	2	67%	25%	47
Underwear	576	6	2	67%	25%	384
Socks/Stockings	192	2	2	0%	25%	48
Shoes and Boots	2,200	4	2	50%	25%	1,100
Handbags/Purses	600	5	2	60%	25%	360
Hats	40	5	2	60%	25%	24
Jewelry	15,300		5		100%	15,300
Scarves		6			25%	
Belts	20	5	2	60%	25%	12
Other						
Other						

ONE-STORY 9
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	1,640	6	2	67%	25%	1,093
Raincoats	225	5	2	60%	25%	135
Dresses	3,750	5	2	60%	25%	2,250
Pants	4,600	5	2	60%	25%	2,760
Skirts	250	7	2	71%	25%	179
Blouses/Shirts	7,500	4	2	50%	25%	3,750
Suits		5			25%	
Sweaters	680	10	2	80%	25%	544
Sportswear		6			25%	
Underwear	912	6	2	67%	25%	608
Socks/Stockings	384	2	2	0%	25%	96
Shoes and Boots	1,470	4	2	50%	25%	735
Jewelry	2,200		2		100%	2,200
Belts	50	5	2	60%	25%	30
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY 9

Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	225				100%	225
Towels	684	4	1	75%	25%	513
Bathroom Appliances	120	10	3	70%	25%	84
Cosmetics/Perfumes	100		1		50%	50
Medical Appliances						
Wheelchairs						
Walkers						
Art Work	145				100%	435
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	30	15	2	87%	25%	26
Luggage					25%	
Briefcases					25%	
Antiques	150		75		100%	150
Hair Bows	400	5	2	60%	25%	240
Antique Hair Set	60		75		100%	60
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	500	25	4	84%	25%	420
Box Springs/Mattresses	100	25	4	84%	25%	84
Bedding/Bedspreads	200	10	4	60%	25%	120
Chest of Drawers		20			25%	
Dressing Tables	500	25	4	84%	25%	420
Night Tables	20	25	4	84%	25%	17
Other Table	350	25	4	84%	25%	294
Lamps	50	15	2	87%	25%	43
Chairs		20			25%	
Curtains/Drapes	50	15	4	73%	25%	37
Unattached Rugs		15			25%	
Pictures	60		4		100%	60
Trunks (Hope Chests)		35			25%	
Decorations	1,000	10	5	50%	25%	500
Toys	1,500	10	7	30%	25%	450

ONE-STORY 9
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Crafts	100		7		100%	100
Clock Radio	35	10	1	90%	25%	32
Books	500		7		60%	300
Sleeping Bag	30	10	3	70%	25%	21
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Antique Beds	1,200	25	75		100%	1,200
Box Springs/Mattresses	400	25	1	96%	25%	384
Bedding/Bedspreads	800	25	1	96%	25%	768
Antique Chest of Drawers	800		75		100%	800
Antique Dressing Tables	1,000		75		100%	1,000
Chest	300	25	15	40%	25%	120
Antique Table					100%	
Lamps	30	15	8	47%	25%	14
Antique Chairs	150		75		100%	150
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	150		1		100%	150
Stereo	500	15	1	93%	25%	467
CDs	690		2		60%	414
Trash Can	40	15	2	87%	25%	35
Telephone	30	25	1	96%	25%	29
Clock Radio	25	10	1	90%	25%	23
Portable CD Player	125	12	1	92%	25%	115
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds	1,200	25	75	-200%	25%	300
Box Springs/Mattresses	400	25	2	92%	25%	368
Bedding/Bedspreads	500	10	1	90%	25%	450
Antique Chest of Drawers	1,000		75		100%	1,000
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables	200	15	5	67%	25%	133
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	380				100%	380
Trunks (Hope Chests)		35			25%	

ONE-STORY 9
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets		12			25%	
Stereo	300	15	4	73%	25%	220
CDs	75		4		60%	45
Crafts	250		4		100%	250
Books	600				60%	360
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$160,566					\$120,838

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Entertainment Center	1,500	25	1	96%	25%	1,440
Books					60%	
Couches/Sofas	800	15	3	80%	25%	640
Chairs	600	20	3	85%	25%	510
Tables	300	25	3	88%	25%	264
Lamps	100	15	3	80%	25%	80
Curtains/Drapes	100	15	3	80%	25%	80
Unattached Carpets/Rugs		15			25%	
Television Sets	400	12	3	75%	25%	300
Stereo Equipment	2,470	15	3	80%	25%	1,976
VCR Equipment	300	12	3	75%	25%	225
Video Tapes	100	15	3	80%	25%	80
Records/CDS/Cassettes	30		5		60%	18
Pictures	475		5		100%	475
Arts and Crafts	275				100%	275
Misc. Items	150	10	3	70%	25%	105
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	100				100%	100
Canned Food	30				100%	30
Frozen Food	400				100%	400
Liquor	20				100%	20
Freezers		15			25%	
Refrigerators	800	15	4	73%	25%	587
Range/Stove	450	15	4	73%	25%	330
Microwave Ovens	150	11	12	-9%	25%	38
Portable Dishwashers	450	10	4	60%	25%	270
Portable Trash compactor		12			25%	
Chairs	400	15	10	33%	25%	133
Tables	300	15	10	33%	25%	100
Dishes and Crockery	400		1		70%	280
China	400		12		90%	360
Glassware and Crystal	100		2		90%	90
Silverware	100		12		90%	90
Knives and Other Utensils	100	20	12	40%	25%	40
Pans and Cooking Ware	400	20	12	40%	25%	160
Appliances	225	10	12	-20%	25%	56
Arts and Crafts	675				100%	675
Pictures	500				100%	500
Curtains/Drapes	250	15	2	87%	25%	217
Rugs	30	15	1	93%	25%	28
Clock	30	50	4	92%	25%	28
Telephone	30	25	4	84%	25%	25
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases	50	25	2	92%	25%	46
Books	1,000		2		60%	600
Couches/Sofas		15			25%	
Chairs	120	20	20	0%	25%	30
Tables	30	25	12	52%	25%	16
Desks/File Cabinets		20			25%	
Lamps	60	15	12	20%	25%	15
Curtains/Drapes	200	15	3	80%	25%	160
Unattached Carpets/Rugs		15			25%	
Chest	300	35	15	57%	25%	171
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment	400	15	12	20%	25%	100
Records/CDS/Cassettes	10,500		12		60%	6,300
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures	500		12		100%	500
Sewing Machine		25			25%	
Typewriters		20			25%	
Magazine Rack	20	10	12	-20%	25%	5
Artificial Plant	60	10	2	80%	25%	48
Guitars	7,000	20	26	-30%	25%	1,750
Amplifier	400	15	32	-113%	25%	100

ONE-STORY 10
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Hall Tree	300	25	15	40%	25%	120
Misc. Items	50	10	5	50%	25%	25
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	450	10	12	-20%	25%	113
Clothes Washer	450	10	20	-100%	25%	113
Ironing Equipment		8			25%	
Freezer	600	15	3	80%	25%	480
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	200	20	5	75%	25%	150
Power Tools	500	15	5	67%	25%	333
Lawn & Garden Tools	700	6	3	50%	25%	350
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Cleaning Supplies	100				100%	100
Rug	20	15	1	93%	25%	19
Laundry Basket	20	15	1	93%	25%	19
Vacuum Cleaner	150	15	10	33%	25%	50
Radio	40	10	10	0%	25%	10
Bikes	180	10	2	80%	25%	144
Fishing Equipment	220	10	2	80%	25%	176
Toys	180	10	3	70%	25%	126
Misc. Items	800	10	2	80%	25%	640
Other						
Other						
BEDROOM (1)						
Beds	300	25	17	32%	25%	96
Box Springs/Mattresses	400	25	12	52%	25%	208
Bedding/Bedspreads	200	10	12	-20%	25%	50
Armoire	500	20	17	15%	25%	125
Dressing Tables	600	25	17	32%	25%	192
Night Tables	45	25	4	84%	25%	38
Other Tables	100	15	1.5	90%	25%	90
Lamps	50	15	15	0%	25%	13
Plants	45				100%	45
Curtains/Drapes	40	15	1	93%	25%	37
Mirror	160		1		90%	144
Pictures	55				100%	55
Trunks (Hope Chests)		35			25%	
Television Sets	450	12	1.5	88%	25%	394
Video Camera	450	12	0.08	99%	25%	447
Camera	500	15	15	-0%	25%	125
Cassettes	30		2		60%	18
VHS Tapes	200	15	2	87%	25%	173
Telephone/Answering Machine	110	10	4	60%	25%	66
Clock	40	50	7	86%	25%	34
Books	40		2		60%	24

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Antique Vases and Table	300		70		100%	300
Fire Extinguisher	50	10	2	80%	25%	40
Misc. Items	60	10	2	80%	25%	48
Photo Albums	2,400		7		100%	2,400
MEN'S CLOTHING						
Ties/Neckwear		3			25%	
Coats and Jackets	560	6	3	50%	25%	280
Raincoats		5			25%	
Pants	1,500	5	3	40%	25%	600
Shirts	2,250	4	3	25%	25%	563
Suits		5			25%	
Sweaters		10			25%	
Underwear	192	6	3	50%	25%	96
Robes	40	6	3	50%	25%	20
Socks	144	2	3	-50%	25%	36
Shoes and Boots	800	4	3	25%	25%	200
Jewelry	200		3		100%	200
Belts	80	5	2	60%	25%	48
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	50	6	2	67%	25%	33
Raincoats		5			25%	
Dresses	800	5	2	60%	25%	480
Pants and Slacks	1,000	5	2	60%	25%	600
Skirts	450	7	2	71%	25%	321
Blouses and Shirts	1,900	4	2	50%	25%	950
Suits		5			25%	
Sweaters	280	10	2	80%	25%	224
Robes	40	6	2	67%	25%	27
Underwear	384	6	2	67%	25%	256
Socks/Stockings	80	2	2	0%	25%	20
Shoes and Boots	800	4	2	50%	25%	400
Handbags/Purses	120	5	2	60%	25%	72
Hats		5			25%	
Jewelry	6,000		2		100%	6,000
Scarves	200	6	2	67%	25%	133
Belts	250	5	2	60%	25%	150
Other						
Other						

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	75	6	2	67%	25%	50
Raincoats		5			25%	
Dresses		5			25%	
Pants	440	5	2	60%	25%	264
Skirts		7			25%	
Blouses/Shirts	450	4	2	50%	25%	225
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear	144	6	2	67%	25%	96
Socks/Stockings	108	2	2	0%	25%	27
Shoes and Boots	60	4	2	50%	25%	30
Jewelry					100%	
Hats	50	5	2	60%	25%	30
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	120				100%	120
Hygiene Items	175				100%	175
Towels	252	4	1	75%	25%	189
Bathroom Appliances	110	10	1	90%	25%	99
Cosmetics/Perfumes	250		2		50%	125
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	270		2		100%	270
Indoor Plants	30		1		100%	30
Telephones						
Curtains/Drapes						
Luggage						
Briefcases						
Rugs	60	15	1.5	90%	25%	54
Toys	30	10	4	60%	25%	18
Bathroom Scale	20	10	1	90%	25%	18
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	500	25	50	-100%	25%	125
Box Springs/Mattresses	400	25	12	52%	25%	208
Bedding/Bedspreads	300	10	1	90%	25%	270
Chest of Drawers		20			25%	
Dressing Tables	500	25	50	-100%	25%	125
Night Tables		25			25%	
Magazine Rack	25	10	12	-20%	25%	6
Lamps	50	15	1	93%	25%	47
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	180		4		100%	180
Trunks (Hope Chests)		35			25%	
Misc. Items	500	10	4	60%	25%	300
Toys	200	10	1	90%	25%	180

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Crafts	440		4		100%	440
Clock	40	50	4	92%	25%	37
Mirror	50		1		90%	45
Telephone	100	25	4	84%	25%	84
Plants	50		2		100%	50
Bedding	240	10	3	70%	25%	168
VHS Tapes	100	15	3	80%	25%	80
File Cabinet	60	20	12	40%	25%	24
CDs	2,700		4		60%	1,620
Other						
BEDROOM (3) and HALL CLOSET						
Beds	600	25	1	96%	25%	576
Box Springs/Mattresses	200	25	1	96%	25%	192
Bedding/Bedspreads	50	10	1	90%	25%	45
Chest of Drawers	150	25	25	0%	25%	38
Bookcase	100	25	1	96%	25%	96
Desk	75	25	20	20%	25%	19
Entertainment Center	150	25	1	96%	25%	144
Lamps	30	15	0.25	98%	25%	30
Antique Chairs					100%	
Curtains/Drapes	50	15	2	87%	25%	43
Unattached Rugs		15			25%	
Pictures	178		2		100%	178
Stereo	100	15	7	53%	25%	53
Television	200	12	1	92%	25%	183
VCR	300	12	1	92%	25%	275
Telescope	100	25	2	92%	25%	92
Toys	1,500	10	3	70%	25%	1,050
VHS Tapes	1,000	15	2	87%	25%	867
Vacuum Cleaner	200	15	0.5	97%	25%	193
Rug Sweeper	40	15	12	20%	25%	10
Ironing Equipment	50	8	5	38%	25%	19
TV Trays	100	10	10	0%	25%	25
Bedding	440	10	5	50%	25%	220
Mirror	50		10		90%	45
Arrangement	40	10	12	-20%	25%	10
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		25			100%	
Bookcase		25			25%	
Desk		20			25%	
Entertainment Center		25			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	

ONE-STORY 10
Houma,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets		12			25%	
Stereo		15			25%	
CDs					60%	
Crafts					100%	
Books					60%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$79,567					\$50,917

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Entertainment Center	700	25	0.25	99%	25%	693
Books					60%	
Couches/Sofas	800	15	4	73%	25%	587
Chairs	1,000	20	4	80%	25%	800
Tables	150	25	0.25	99%	25%	149
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs	15	15	0.25	98%	25%	15
Television Sets	500	12	7	42%	25%	208
Stereo Equipment		15			25%	
VCR Equipment	200	12	4	67%	25%	133
Video Tapes	200	15	4	73%	25%	147
Records/CDS/Cassettes	150		4		60%	90
Pictures	325		4		100%	325
Antiques					100%	
Deer Mounts	600		5		100%	600
Picture	100		0.25		100%	100
Fireplace Screen/Supplies	75	10	0.25	98%	25%	73
Artificial Plant	25	25	0.25	99%	25%	25
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	30				100%	30
Frozen Food	100				100%	100
Liquor	20				100%	20
Freezers		15			25%	
Refrigerators	750	15	0.08	99%	25%	746
Range/Stove	700	15	0.08	99%	25%	696
Microwave Ovens	150	11	0.08	99%	25%	149
Portable Dishwashers	700	10	0.08	99%	25%	694
Portable Trash compactor		12			25%	
Chairs & Table	400	15	0.08	99%	25%	398
Tables		15			25%	
Dishes and Crockery	300		1		70%	210
China	400		10		90%	360
Glassware and Crystal	200		2		90%	180
Silverware	200		2		90%	180
Knives and Other Utensils	150	20	2	90%	25%	135
Pans and Cooking Ware	500	20	4	80%	25%	400
Appliances	320	10	4	60%	25%	192
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes	200	15	0.08	99%	25%	199
Telephone	40	25	4	84%	25%	34
Miscellaneous	50	10	1	90%	25%	45
Other						
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	700	10	0.08	99%	25%	694
Clothes Washer	700	10	0.08	99%	25%	694
Ironing Equipment	70	8	0.08	99%	25%	69
Freezer	500	15	8	47%	25%	233
Refrigerator		15			25%	
Luggage	300	20	4	80%	25%	240
Hand Tools	100	20	3	85%	25%	85
Power Tools	120	15	1	93%	25%	112
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments	500		4		75%	375
Trash Can	5	15	1	93%	25%	5
Laundry Baskets	30	10	1	90%	25%	27
Miscellaneous	400	10	3	70%	25%	280
Vacuum Cleaner	200	15	8	47%	25%	93
Fan	75	10	4	60%	25%	45
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	100	25	1	96%	25%	96
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers	100	20	1	95%	25%	95
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk	50	15	5	67%	25%	33
Lamps	50	15	1	93%	25%	47
Chairs		20			25%	
Curtains/Drapes	30	15	1	93%	25%	28
Unattached Rugs		15			25%	
Pictures	30		1		100%	30
Trunks (Hope Chests)	40	35	1	97%	25%	39
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	30	3	4	-33%	25%	8
Coats and Jackets	200	6	4	33%	25%	67
Raincoats	50	5	4	20%	25%	13
Pants	625	5	4	20%	25%	156
Shirts	1,250	4	4	0%	25%	313
Suits	600	5	4	20%	25%	150
Sweaters	200	10	4	60%	25%	120
Underwear	72	6	2	67%	25%	48
Robes		6			25%	
Socks	72	2	4	-100%	25%	18
Shoes and Boots	540	4	4	0%	25%	135
Jewelry	1,000		4		100%	1,000
Belts	150	5	4	20%	25%	38
Hats/Caps	300	5	4	20%	25%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	400	6	4	33%	25%	133
Raincoats	100	5	4	20%	25%	25
Dresses	960	5	4	20%	25%	240
Pants and Slacks	900	5	4	20%	25%	225
Skirts	250	7	4	43%	25%	107
Blouses and Shirts	1,500	4	4	0%	25%	375
Suits		5			25%	
Sweaters	120	10	4	60%	25%	72
Robes	30	6	4	33%	25%	10
Underwear	144	6	4	33%	25%	48
Socks/Stockings	96	2	4	-100%	25%	24
Shoes and Boots	1,200	4	4	0%	25%	300
Handbags/Purses	210	5	4	20%	25%	53
Hats		5			25%	
Jewelry					100%	
Scarves		6			25%	
Belts	400	5	4	20%	25%	100
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	200	6	1	83%	25%	167
Raincoats		5			25%	
Dresses		5			25%	
Pants	300	5	1	80%	25%	240
Skirts		7			25%	
Blouses/Shirts	300	4	1	75%	25%	225
Suits	200	5	1	80%	25%	160
Sweaters	30	10	1	90%	25%	27
Sportswear		6			25%	
Underwear	48	6	1	83%	25%	40
Socks/Stockings	48	2	1	50%	25%	24
Shoes and Boots	240	4	1	75%	25%	180
Jewelry	50		1		100%	50
Books	500		1		60%	300
Toys	300	10	2	80%	25%	240
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	0
Camping Equipment		10			25%	0
Fishing Tackle		10			25%	0
Games					75%	0
Golf Equipment		8			25%	0
Hunting Equipment	500	6	10	-67%	25%	125
Guns	3,000	25	10	60%	25%	1,800
Musical Instruments		20			25%	0
Photography Equipment		15			25%	0
Sewing Machine		25			25%	0
Tennis Equipment		10			25%	0
Bicycles		10			25%	0
Exercise Equipment		10			25%	0
Toys		10			25%	0
Collections (Coins, etc)					100%	0
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	100		2		100%	100
Towels	369	4	1	75%	25%	277
Bathroom Appliances	135	10	2	80%	25%	108
Cosmetics/Perfumes	200		2		50%	100
Medical Appliances	60	10	2	80%	25%	48
Wheelchairs		20			25%	
Walkers		15			25%	
Art Work	5		0.08		100%	5
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	25	15	0.08	99%	25%	25
Luggage					25%	
Briefcases					25%	
Trash Can	20	15	0.08	99%	25%	20
Rugs	30	15	0.08	99%	25%	30
Hamper	10	5	0.08	98%	25%	10
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	300	25	8	68%	25%	204
Box Springs/Mattresses	750	25	8	68%	25%	510
Bedding/Bedspreads	75	10	8	20%	25%	19
Chest of Drawers	100	20	2	90%	25%	90
Dressing Tables		25			25%	
Night Tables	75	25	5	80%	25%	60
Desk	600	25	6	76%	25%	456
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	30	15	0.25	98%	25%	30
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)	400	35	12	66%	25%	263
Television Sets	300	12	2	83%	25%	250
Clock	10	50	1	98%	25%	10
Telephone	20	25	2	92%	25%	18
Jewelry Box	100	10	8	20%	25%	25
Jewelry	2,000		8		100%	2,000
Picture	15		2		100%	15
VCR	50	12	1	92%	25%	46
Camera	300	15	7	53%	25%	160

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Camcorder	900	12	4	67%	25%	600
Other						
Other						
Other						
BEDROOM (3)						
Beds		25	1		25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20	1		25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15	5		25%	
Lamps		15	1		25%	
Chairs		20			25%	
Curtains/Drapes		15	1		25%	
Unattached Rugs		15			25%	
Pictures			1		100%	
Trunks (Hope Chests)		35	1		25%	
Television Sets		12			25%	
Toys	500	10	2	80%	25%	400
Telephone	40	25	0.08	100%	25%	40
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds	300	25	15	40%	25%	120
Box Springs/Mattresses	200	25	15	40%	25%	80
Bedding/Bedspreads	50	10	4	60%	25%	30
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps	200	15	5	67%	25%	133
Chairs		20			25%	
Curtains/Drapes	35	15	4	73%	25%	26
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
File Cabinet	70	20	3	85%	25%	60
Typewriter	270	20	3	85%	25%	230
Movie Projector	200	15	15	0%	25%	50
Other						
Other						
Other						

TWO-STORY 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other						
Total	\$40,159					\$26,162

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Curio Cabinet	400	25	6	76%	25%	304
Books					60%	
Couches/Sofas	2,000	15	6	60%	25%	1,200
Chairs	875	20	6	70%	25%	613
Tables	400	25	6	76%	25%	304
Lamps		15			25%	
Curtains/Drapes	100	15	6	60%	25%	60
Unattached Carpets/Rugs	400	15	2	87%	25%	347
Television Sets	1,500	12	4	67%	25%	1,000
Stereo Equipment	1,000	15	4	73%	25%	733
VCR Equipment	200	12	7	42%	25%	83
Video Tapes	1,000	15	3	80%	25%	800
Records/CDS/Cassettes	4,500		10		60%	2,700
Pictures	1,925		12		100%	1,925
Antiques-Smoking Stand	150		75		100%	150
Antique- Chest	500		60		100%	500
Antique Armoire	1,500		75		100%	1,500
Antique Juke Box	800		50		100%	800
Crafts	500		6		100%	500
Toys	1,000	10	8	20%	25%	250
Fireplace Accessories	150	20	6	70%	25%	105
Collection	1,200		10		100%	1,200
Arrangement	150	10	6	40%	25%	60
Telephone	100	25	2	92%	25%	92
Wedding Album	300		12		100%	300
Child's rocking chair	50	20	6	70%	25%	35
DINING ROOM						
Antique -Unattached Buffet/Bar	625		50		100%	625
Anitque-Chairs	625		50		100%	625
Antique -Tables	625		50		100%	625
Antique-Unattached China Cabinets	625		50		100%	625
China	3,000		15		90%	2,700
Glassware	2,000		15		90%	1,800
Silverware	3,000		15		90%	2,700
Curtains/Blinds/Drapes	600	15	6	60%	25%	360
Linens	600	10	6	40%	25%	240
Unattached Carpet/Rugs	200	15	5	67%	25%	133
Pictures	380		5		100%	380
Antique Server	1,500		50		100%	1,500
Bookcase	50	25	20	20%	25%	13
Plants	200		2		100%	200
Arrangements	300	10	2	80%	25%	240
Pie Safe	800	25	1	96%	25%	768
Plant Stand	100	10	2	80%	25%	80
Miscellaneous Crafts	200		4		100%	200
Other						
Other						
Other						
Other						
Other						

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	40				100%	40
Canned Food	400				100%	400
Frozen Food	1,000				100%	1,000
Liquor	400				100%	400
Freezers	500	15	10	33%	25%	167
Refrigerators	1,500	15	6	60%	25%	900
Range/Stove/Microwave	1,500	15	6	60%	25%	900
Clock/radio	75	10	6	40%	25%	30
Portable Dishwashers	600	10	6	40%	25%	240
Portable Trash compactor	400	12	6	50%	25%	200
Chairs and stool	1,250	15	12	20%	25%	313
Tables	800	25	12	52%	25%	416
Dishes and Crockery	800		15		70%	560
China	400		6		90%	360
Glassware and Crystal	250		6		90%	225
Silverware	300		6		90%	270
Knives and Other Utensils	400	20	6	70%	25%	280
Pans and Cooking Ware	600	20	6	70%	25%	420
Appliances	550	10	6	40%	25%	220
Television	200	20	6	70%	25%	140
Pictures	450		6		100%	450
Curtains/Drapes	300	15	6	60%	25%	180
Cordless telephone	100	25	1	96%	25%	96
China Cabinet and Server	3,000	25	15	40%	100%	3,000
Misc. Crafts	1,000	20	6	70%	25%	700
OFFICE/BAR						
Unattached Bookcases	120	25	6	76%	25%	91
Books	300		6		60%	180
Refrigerator	400	15	6	60%	25%	240
Chairs	225	20	6	70%	25%	158
Glasses	1,000		6		90%	900
Desks/File Cabinets	450	20	6	70%	25%	315
Bar Mixer	100	15	6	60%	25%	60
Curtains/Drapes	50	15	6	60%	25%	30
Unattached Carpets/Rugs		15			25%	
Wireless Speaker	100	15	1	93%	25%	93
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware/Printer	2,000	10	4	60%	25%	1,200
Computer Software	3,000	10	4	60%	25%	1,800
Pictures	125		6		100%	125
Sewing Machine		25			25%	
Typewriters		20			25%	
Telephone	100	25	2	92%	25%	92
Exercise Equipment	100	10	3	70%	25%	70
Mics. Items	100	10	3	70%	25%	70
Trash Can	10	15	2	87%	25%	9
File Cabinet	50	20	10	50%	25%	25
Other						

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAGE						
Chairs	100	20	4	80%	25%	80
Tables	100	25	4	84%	25%	84
Clothes Dryer	350	10	6	40%	25%	140
Clothes Washer	500	10	6	40%	25%	200
Ironing Equipment	100	8	1	88%	25%	88
Vacuum Cleaner	150	15	4	73%	25%	110
Flower Pots	100		5		90%	90
Ladder	40	25	4	84%	25%	34
Hand Tools	700	20	10	50%	25%	350
Power Tools	250	15	10	33%	25%	83
Lawn & Garden Tools	3,850	6	2	67%	25%	2,567
Benches	100	20	5	75%	25%	75
Rockers	300	20	5	75%	25%	225
Ornaments	1,200		5		75%	900
Laundry Baskets	50	10	2	80%	25%	40
Cleaning Supplies	300		2		100%	300
Ice Chest	240	10	3	70%	25%	168
Toys	400	10	6	40%	25%	160
Cabinet	500	25	20	20%	25%	125
Motor Bike and Go-cart	1,000	8	4	50%	25%	500
Swing	400	10	5	50%	25%	200
Misc. Items	1,100	10	5	50%	25%	550
Weight Room	10,000	10	8	20%	25%	2,500
Table Tennis	250	2	1	50%	25%	125
Radio	100	10	4.5	55%	25%	55
BEDROOM (1)						
Beds	2,000	25	6	76%	25%	1,520
Box Springs/Mattresses	700	25	3	88%	25%	616
Bedding/Bedspreads	700	10	3	70%	25%	490
Chest of Drawers	1,000	20	3	85%	25%	850
Jewelry Box	150	10	6	40%	25%	60
Night Tables	675	25	6	76%	25%	513
Entertainment Center	1,000	25	3	88%	25%	880
Lamps	100	15	2	87%	25%	87
Chairs	350	20	3	85%	25%	298
Curtains/Drapes and trash can	1,510	15	4	73%	25%	1,107
Decorations	1,000	10	6	40%	25%	400
Pictures	300		4		100%	300
Television Sets	300	12	4	67%	25%	200
Telephone	25	25	2	92%	25%	23
Clock	80	50	2	96%	25%	77
Mirror	100		6		90%	90
Antique Tables	400		75		100%	400
VCR	500	12	4	67%	25%	333
Satellite System	400	12	5	58%	25%	233
Crafts	300		4		100%	300
Arrangements	300	10	4	60%	25%	180
Exercise Equipment	500	10	1.5	85%	25%	425
VHS Tapes and speaker	400	15	2	87%	25%	347
Camcorder	900	12	8	33%	25%	300

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chess Set	150		2		75%	113
MEN'S CLOTHING						
Ties/Neckwear	500	3	3	0%	25%	125
Coats and Jackets	1,500	6	3	50%	25%	750
Raincoats	50	5	3	40%	25%	20
Pants	1,500	5	3	40%	25%	600
Shirts	1,250	4	3	25%	25%	313
Suits	1,200	5	3	40%	25%	480
Sweaters	200	10	3	70%	25%	140
Underwear	72	6	3	50%	25%	36
Robes	60	6	3	50%	25%	30
Socks	144	2	3	-50%	25%	36
Shoes and Boots	1,000	4	3	25%	25%	250
Jewelry	500		3		100%	500
Belts	200	5	3	40%	25%	80
Cologne	150	5	3	40%	25%	60
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses	6,000	5	3	40%	25%	2,400
Pants and Slacks	3,000	5	3	40%	25%	1,200
Skirts	800	7	3	57%	25%	457
Blouses and Shirts	1,200	4	3	25%	25%	300
Suits	3,000	5	3	40%	25%	1,200
Sweaters	1,200	10	3	70%	25%	840
Robes	120	6	3	50%	25%	60
Underwear	288	6	3	50%	25%	144
Socks/Stockings	288	2	3	-50%	25%	72
Shoes and Boots	7,000	4	3	25%	25%	1,750
Handbags/Purses	1,250	5	3	40%	25%	500
Hats		5			25%	
Jewelry	8,000		8		100%	8,000
Scarves	400	6	3	50%	25%	200
Belts	600	5	3	40%	25%	240
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	1,500	6	3	50%	25%	750
Raincoats	120	5	3	40%	25%	48
Dresses		5			25%	
Pants	1,050	5	3	40%	25%	420
Skirts		7			25%	
Blouses/Shirts	1,200	4	3	25%	25%	300
Suits	400	5	3	40%	25%	160
Sweaters	320	10	3	70%	25%	224
Sportswear	2,400	6	3	50%	25%	1,200
Underwear	144	6	3	50%	25%	72
Socks/Stockings	192	2	3	-50%	25%	48
Shoes and Boots	1,400	4	3	25%	25%	350
Jewelry	80		3		100%	80
Roller Blades	75	4	3	25%	25%	19
Hats	250	5	3	40%	25%	100
Belts	400	5	3	40%	25%	160
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment	400	7	2	71%	25%	286
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment	40	10	2	80%	25%	32
Bicycles	600	10	4	60%	25%	360
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Barbeque grill	300	10	4	60%	25%	180
Patio Furniture	100	6	4	33%	25%	33
Picnic Table	400	6	2	67%	25%	267
Misc. Items	600	10	6	40%	25%	240
Other						
Other						
Other						

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	550				100%	550
Hygiene Items	700				100%	700
Towels	700	4	2	50%	25%	350
Bathroom Appliances	110	10	2	80%	25%	88
Cosmetics/Perfumes	800		2		50%	400
Medical Appliances	40		3		100%	40
Wheelchairs					25%	
Walkers					25%	
Art Work	450		2.5		100%	450
Indoor Plants					100%	
Telephones	25	25	2	92%	25%	23
Curtains/Drapes/Shower Curtain	265	15	4	73%	25%	194
Luggage	740	20	10	50%	25%	370
Rug	10	15	2	87%	25%	9
Trash Can	20	15	2	87%	25%	17
Wicker Set	75	10	1	90%	25%	68
Magazine Rack	30	10	2	80%	25%	24
Hair Bows	50	5	1	80%	25%	40
Scale	150	10	5	50%	25%	75
Clock	30	50	7	86%	25%	26
Television	75	12	3	75%	25%	56
Chest	250	20	6	70%	25%	175
Jewelry Box	40	10	2	80%	25%	32
Crafts	300		2		100%	300
BEDROOM (2)						
Beds	600	25	30	-20%	25%	150
Box Springs/Mattresses	700	25	1	96%	25%	672
Bedding/Bedspreads	300	10	2	80%	25%	240
Chest of Drawers-antique	700	20	60		100%	700
Dressing Tables-antique	1,000	25	60		100%	1,000
Night Tables	200	25	10	60%	25%	120
Other Tables-antiques	200	15	60		100%	200
Lamps	75	15	7	53%	25%	40
Chairs	60	20	7	65%	25%	39
Curtains/Drapes	10	15	2	87%	25%	9
Desk	100	25	7	72%	25%	72
Pictures	170		7		100%	170
Trunks (Hope Chests)		35			25%	
Television Sets	250	12	10	17%	25%	63
VCR	200	12	10	17%	25%	50
Stereo	600	15	3	80%	25%	480
Sega Game	200	7	2	71%	25%	143
Sega Tapes	400	7	2	71%	25%	286
CDs	150		2		60%	90
Sega Game Gear	200	7	2	71%	25%	143
Misc. Items	3,300	10	2	80%	25%	2,640

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds -antique	400	25	60		100%	400
Box Springs/Mattresses	300	25	4	84%	25%	252
Bedding/Bedspreads	200	10	4	60%	25%	120
Chest of Drawers-antique	400	20	60		100%	400
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps	75	15	4	73%	25%	55
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Toys	500	10	6	40%	25%	200
Bookcase	120	25	1	96%	25%	115
Books	1,500		8		60%	900
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds	700	25	15	40%	25%	280
Box Springs/Mattresses	600	25	3	88%	25%	528
Bedding/Bedspreads	200	10	3	70%	25%	140
Chest of Drawers	300	20	15	25%	25%	75
Dressing Tables	1,000	25	15	40%	25%	400
Night Tables	400	25	15	40%	25%	160
Armoire	1,000	25	15	40%	25%	400
Lamps	200	15	1	93%	25%	187
Chairs	150	20	3	85%	25%	128
Curtains/Drapes	50	15	2	87%	25%	43
Unattached Rugs		15			25%	
Pictures	230		6		100%	230
Trunks (Hope Chests)		35			25%	
Television Sets	250	12	15	-25%	25%	63
Sega Play Station	250	7	0.5	93%	25%	232
Sega Tapes	400	7	3	57%	25%	229
VHS Tapes	50	15	3	80%	25%	40
VCR	200	12	10	17%	25%	50
Toys	300	10	10	0%	25%	75
Telephone	75	25	3	88%	25%	66
Misc. Items	300	10	5	50%	25%	150

TWO-STORY 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Stereo	200	15	4	73%	25%	147
CDs	150		4		60%	90
Other						
Other						
Total	\$175,963					\$110,192

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books					60%	
Couches/Sofas	3,100	15	1.5	90%	25%	2,790
Chairs	600	20	1.5	93%	25%	555
Tables		25			25%	
Lamps		15			25%	
Curtains/Drapes	300	15	1.5	90%	25%	270
Unattached Carpets/Rugs		15			25%	
Television Sets	500	12	1.5	88%	25%	438
Stereo Equipment		15			25%	
VCR Equipment	200	12	1.5	88%	25%	175
Video Tapes	150	15	2	87%	25%	130
Records/CDS/Cassettes					60%	
Pictures	90		2		100%	90
Antiques					100%	
Piano					100%	
Grandfather Clock	1,600	50	3	94%	25%	1,504
Angel Collections	70		1.5		100%	70
Plant	100		1.5		100%	100
Fireplace Accessories	60	20	1.5	93%	25%	56
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY AND STORAGE						
Fresh Food	200				100%	200
Canned Food	60				100%	60
Frozen Food	100				100%	100
Liquor	100				100%	100
Fan	50	10	4	60%	25%	30
Refrigerators	1,800	15	1.5	90%	25%	1,620
Range/Stove	3,600	15	1.5	90%	25%	3,240
Microwave Ovens	150	11	1.5	86%	25%	130
Portable Dishwashers	450	10	1.5	85%	25%	383
Toys	150	10	1.5	85%	25%	128
Chairs	825	20	1.5	93%	25%	763
Tables	600	25	1.5	94%	25%	564
Dishes and Crockery	300		1.5		70%	210
China	800		1.5		90%	720
Glassware and Crystal	300		1.5		90%	270
Silverware	100		1.5		90%	90
Knives and Other Utensils	10	20	1.5	93%	25%	9
Pans and Cooking Ware	850	20	1.5	93%	25%	786
Appliances	300	10	1.5	85%	25%	255
Vacuum	1,100	15	0.25	98%	25%	1,082
Misc. Items	200	10	1.5	85%	25%	170
Curtains/Drapes	180	15	1.5	90%	25%	162
Telephone	100	25	1.5	94%	25%	94
Linens	200	10	1.5	85%	25%	170
Miscellaneous Items	300	10	1.5	85%	25%	255
DEN/OFFICE/LIB. OR FMLY. ROOM						
Unattached Bookcases		25			25%	
Books	300		1.5		60%	180
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes	500		13		60%	300
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures/Photo Albums	600		1.5		100%	600
Sewing Machine		25			25%	
Typewriters		20			25%	
Crafts	300		5		100%	300
Misc. Items	300	10	5	50%	25%	150
Camcorder	900	12	5	58%	25%	525
Camera	100	15	5	67%	25%	67
Other						
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAGE						
Clocks	60	50	5	90%	25%	54
Misc. Items	500	10	3	70%	25%	350
Clothes Dryer	400	10	1.5	85%	25%	340
Clothes Washer	400	10	1.5	85%	25%	340
Ironing Equipment	100	8	1.5	81%	25%	81
Sewing Machine	300	25	8	68%	25%	204
Baby Bed	200	25	2	92%	25%	184
Luggage		20			25%	
Hand Tools	300	20	5	75%	25%	225
Power Tools		15			25%	
Lawn & Garden Tools	2,000	6	1.5	75%	25%	1,500
Work Bench		40			25%	
Barbecue Equipment	100	10	5	50%	25%	50
Ornaments	1,000		9		75%	750
Toy Chest	200	25	1.5	94%	25%	188
Toys	4,300	10	1.5	85%	25%	3,655
Exercise Bike	400	10	7	30%	25%	120
Wicker Set	1,000	20	7	65%	25%	650
Desk	50	25	30	-20%	25%	13
Cleaning Supplies	70				100%	70
Arrangement	15	10	1.5	85%	25%	13
Bikes	300	10	2	80%	25%	240
Fishing Gear	1,000	10	5	50%	25%	500
Pots	2,000	20	2	90%	25%	1,800
Vacuum	60	15	1	93%	25%	56
BEDROOM (1)						
Beds	3,000	25	1.5	94%	25%	2,820
Box Springs/Mattresses	400	25	1.5	94%	25%	376
Bedding/Bedspreads	300	10	1.5	85%	25%	255
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables	350	25	1.5	94%	25%	329
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	100	15	1.5	90%	25%	90
Unattached Rugs		15			25%	
Pictures	320		1.5		100%	320
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Telephone	75	25	1.5	94%	25%	71
Radio	20	10	1.5	85%	25%	17
Books	100		2		60%	60
Magnolia	60	10	1.5	85%	25%	51
Safe Deposit Box	50	50	1.5	97%	25%	49
Photo Albums	600		1.5		100%	600
Other		8			25%	
Miscellaneous		10			25%	
Blankets		10			25%	
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	250	3	3	0%	25%	63
Coats and Jackets	500	6	3	50%	25%	250
Raincoats		5			25%	
Pants	2,000	5	3	40%	25%	800
Shirts	2,100	4	3	25%	25%	525
Suits	500	5	3	40%	25%	200
Sweaters	200	10	3	70%	25%	140
Underwear	72	6	3	50%	25%	36
Robes	30	6	3	50%	25%	15
Socks	144	2	3	-50%	25%	36
Shoes and Boots	900	4	3	25%	25%	225
Jewelry	200		3		100%	200
Belts	300	5	3	40%	25%	120
Cologne	150		3		50%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	500	6	3	50%	25%	250
Raincoats		5			25%	
Dresses	2,400	5	3	40%	25%	960
Pants and Slacks	2,000	5	3	40%	25%	800
Skirts	200	7	3	57%	25%	114
Blouses and Shirts	2,250	4	3	25%	25%	563
Suits	800	5	3	40%	25%	320
Sweaters	300	10	3	70%	25%	210
Robes	120	6	3	50%	25%	60
Underwear	288	6	3	50%	25%	144
Socks/Stockings	144	2	3	-50%	25%	36
Shoes and Boots	1,200	4	3	25%	25%	300
Handbags/Purses	400	5	3	40%	25%	160
Hats	60	5	3	40%	25%	24
Jewelry	4,000		3		100%	4,000
Scarves		6			25%	
Belts		5			25%	
Wedding Dress		5			25%	
Other						
Other						
Other						
Other						
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	400	6	2	67%	25%	267
Raincoats		5			25%	
Dresses		5			25%	
Pants	600	5	2	60%	25%	360
Skirts		7			25%	
Blouses/Shirts	1,050	4	2	50%	25%	525
Suits	200	5	2	60%	25%	120
Sweaters	180	10	2	80%	25%	144
Sportswear		6			25%	
Underwear	216	6	2	67%	25%	144
Socks/Stockings	216	2	2	0%	25%	54
Shoes and Boots	800	4	2	50%	25%	400
Jewelry					100%	
Belts	200	5	2	60%	25%	120
Hats	10	5	2	60%	25%	6
Sport Equipment	40	10	2	80%	25%	32
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Hydro Side		10			25%	
Jam Box		15			25%	
Other						
Other						
Other						
Other						
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	200				100%	200
Hygiene Items	400				100%	400
Towels	612	4	1.5	63%	25%	383
Bathroom Appliances	100	10	4	60%	25%	60
Cosmetics/Perfumes	200		2		50%	100
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	100		1.5		100%	100
Indoor Plants	100		1.5		100%	100
Telephones					25%	
Curtains/Drapes		15			25%	
Luggage					25%	
Briefcases					25%	
Scale	75	10	1.5	85%	25%	64
Angel Collection	120		1.5		100%	120
Rugs/Shower Curtain	190	15	1.5	90%	25%	171
Guns/Shells	200	25	1.5	94%	25%	188
Electric Heater	50	20	4	80%	25%	40
Humidifier	30	5	5	0%	25%	8
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	2,000	25	1.5	94%	25%	1,880
Box Springs/Mattresses	800	25	1.5	94%	25%	752
Bedding/Bedspreads	1,000	10	2	80%	25%	800
Chest of Drawers	800	20	3	85%	25%	680
Dressing Tables		25			25%	
Night Tables	200	25	1.5	94%	25%	188
Radio	50	10	5	50%	25%	25
Lamps	30	15	2	87%	25%	26
Chairs		20			25%	
Curtains/Drapes	325	15	0.25	98%	25%	320
Unattached Rugs		15			25%	
Pictures	165		4		100%	165
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Baby Bed	300	25	5	80%	25%	240
Vacuum Cleaner		15			25%	
Toys	600	10	5	50%	25%	300
Dishes					70%	
Sleeping Bag	40	10	2	80%	25%	32
Miscellaneous Items	50	10	2	80%	25%	40
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	150	25	20	20%	25%	38
Box Springs/Mattresses	200	25	15	40%	25%	80
Bedding/Bedspreads	600	10	6	40%	25%	240
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Fan	50	10	3	70%	25%	35
Stuffed Animals	80	10	1.5	85%	25%	68
Toys	100	10	1.5	85%	25%	85
Hat Rack	20	10	10	0%	25%	5
Floral Arrangement	25	10	1.5	85%	25%	21
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	120		2		100%	120
Trunks (Hope Chests)		35			25%	
Television Sets	300	12	10	17%	25%	75
TV Stand	150	10	10	0%	25%	38
Nintendo	200	7	2	71%	25%	143
Nintendo Tapes	800	7	2	71%	25%	571
Toys	1,200	10	2	80%	25%	960
Other						
Other						
Other						

TWO-STORY 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other						
Total	\$81,377					\$58,971

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Entertainment Center	200	25	0.16	99%	25%	199
Books					60%	
Couches/Sofas	1,000	15	3	80%	25%	800
Chairs	500	20	3	85%	25%	425
Tables	150	25	0.16	99%	25%	149
Lamps	200	15	6	60%	25%	120
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs	20	15	0.16	99%	25%	20
Television Sets	500	12	0.16	99%	25%	493
Stereo Equipment	400	15	0.16	99%	25%	396
VCR Equipment	200	12	4	67%	25%	133
Video Tapes		15			25%	
Records/CDS/Cassettes					60%	
Pictures	30		2		100%	30
Antiques					100%	
Crafts	200		0.16		100%	200
Wedding Album					100%	
Window AC Unit		10			25%	
Telephone	30	25	0.16	99%	25%	30
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs and Table	800	20	2	90%	25%	720
Tables		25			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures	50		0.08		100%	50
Misc.	36	10	0.16	98%	25%	35
Clock	50	50	0.16	100%	25%	50
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	75				100%	75
Frozen Food	200				100%	200
Liquor	50				100%	50
Pictures	40		1		100%	40
Refrigerators	1,500	15	0.16	99%	25%	1,484
Range/Stove	1,020	15	0.16	99%	25%	1,009
Microwave Ovens	400	11	0.16	99%	25%	394
Portable Dishwashers	420	10	0.16	98%	25%	413
Adding Machine	30	10	6	40%	25%	12
Chairs	200	20	0.16	99%	25%	198
Tables	100	25	0.16	99%	25%	99
Dishes and Crockery	300		2		70%	210
Books	4,000		4		60%	2,400
Glassware and Crystal	400		2		90%	360
Silverware	75		2		90%	68
Knives and Other Utensils	50	20	2	90%	25%	45
Pans and Cooking Ware	400	20	2	90%	25%	360
Appliances and trash can	170	10	2	80%	25%	136
Computer Hardware	2,000	10	5	50%	25%	1,000
Computer Software	600	10	5	50%	25%	300
Linens	20	15	2	87%	25%	17
Cordless Telephone	100	25	3	88%	25%	88
Caller ID	50	10	0.16	98%	25%	49
Camera	40	15	0.25	98%	25%	39
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 4

Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAGE						
Chairs	300	15	0.16	99%	25%	297
Swing	175	15	0.16	99%	25%	173
Clothes Dryer	300	10	0.16	98%	25%	295
Clothes Washer	400	10	0.16	98%	25%	394
Ironing Equipment	130	8	0.16	98%	25%	127
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	200	20	3	85%	25%	170
Power Tools	2,550	15	3	80%	25%	2,040
Lawn & Garden Tools	1,000	6	5	17%	25%	250
Work Bench		40			25%	
Barbecue Equipment	300	10	2	80%	25%	240
Ornaments					75%	
Hats	500	5	4	20%	25%	125
Crafts	400		0.16		100%	400
Laundry Basket	10	10	0.16	98%	25%	10
Trash Can	5	10	0.16	98%	25%	5
Cleaning Supplies	60		0.16		100%	60
Vacuum	1,200	15	3	80%	25%	960
Vacuum	50	15	1	93%	25%	47
Fan	10	10	5	50%	25%	5
Fishing Equipment	300	10	2	80%	25%	240
Other						
Other						
BEDROOM (1)						
Beds	1,000	25	4	84%	25%	840
Box Springs/Mattresses	600	25	4	84%	25%	504
Bedding/Bedsprads	150	10	0.16	98%	25%	148
Chest of Drawers		20			25%	
Dressing Tables	800	25	4	84%	25%	672
Night Tables	200	25	4	84%	25%	168
Other Tables		15			25%	
Lamps	50	15	0.16	99%	25%	49
Chairs		20			25%	
Curtains/Drapes	10	15	0.16	99%	25%	10
Unattached Rugs		15			25%	
Pictures	50		4		100%	50
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Jewelry Box	100	10	2	80%	25%	80
Mirror	200		4		90%	180
Picture Stand	100	10	4	60%	25%	60
Telephone	20	25	4	84%	25%	17
Clock	20	50	10	80%	25%	16
Clock Radio	30	10	4	60%	25%	18
Misc. Items	175	10	4	60%	25%	105
VHS Tapes	70	15	2	87%	25%	61
Other						
Other						

TWO-STORY 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	300	3	2	33%	25%	100
Coats and Jackets	1,050	6	2	67%	25%	700
Raincoats	50	5	2	60%	25%	30
Pants	2,000	5	2	60%	25%	1,200
Shirts	1,500	4	2	50%	25%	750
Suits		5			25%	
Sweaters	120	10	2	80%	25%	96
Underwear	108	6	2	67%	25%	72
Robes	30	6	2	67%	25%	20
Socks	144	2	2	0%	25%	36
Shoes and Boots	400	4	2	50%	25%	200
Jewelry	400		2		100%	400
Belts	500	5	2	60%	25%	300
Luggage	100	20	2	90%	25%	90
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	225	6	3	50%	25%	113
Raincoats		5			25%	
Dresses	400	5	2	60%	25%	240
Pants and Slacks	1,400	5	2	60%	25%	840
Skirts	300	7	2	71%	25%	214
Blouses and Shirts	1,300	4	2	50%	25%	650
Suits		5			25%	
Sweaters	600	10	2	80%	25%	480
Robes	30	6	2	67%	25%	20
Underwear	504	6	2	67%	25%	336
Socks/Stockings	144	2	2	0%	25%	36
Shoes and Boots	840	4	3	25%	25%	210
Handbags/Purses	900	5	3	40%	25%	360
Hats	30	5	3	40%	25%	12
Jewelry	2,400		3		100%	2,400
Scarves	250	6	3	50%	25%	125
Lingerie	300	6	6	0%	25%	75
Belts	100	5	3	40%	25%	40
Other						
Other						
Other						
Other						
Other						

TWO-STORY 4

Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	250	6	2	67%	25%	167
Raincoats	40	5	2	60%	25%	24
Dresses	500	5	2	60%	25%	300
Pants	2,000	5	2	60%	25%	1,200
Skirts	75	7	2	71%	25%	54
Blouses/Shirts	2,250	4	2	50%	25%	1,125
Suits		5			25%	
Sweaters	400	10	2	80%	25%	320
Sportswear	216	6	2	67%	25%	144
Underwear	216	6	2	67%	25%	144
Socks/Stockings	216	2	2	0%	25%	54
Shoes and Boots	720	4	2	50%	25%	360
Jewelry	150		2		100%	150
Belts	140	5	2	60%	25%	84
Cologne	40		2		50%	20
Neck Ties	90	3	2	33%	25%	30
Gloves	60	6	1	83%	25%	50
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	70				100%	70
Hygiene Items	100				100%	100
Towels	432	4	2	50%	25%	216
Bathroom Appliances	100	10	2	80%	25%	80
Cosmetics/Perfumes	600		2		50%	300
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work					100%	
Indoor Plants					100%	
Telephones					25%	
Shower Curtains/Drapes	50	15	0.16	99%	25%	49
Luggage					25%	
Briefcases					25%	
Trash Can	110	15	0.16	99%	25%	109
Rugs	55	15	0.16	99%	25%	54
Armoire	800	25	0.16	99%	25%	795
Crafts	40		1		100%	40
Toys	50	10	1	90%	25%	45
Laundry Basket	15	10	0.16	98%	25%	15
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Radio		10			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	400		4		100%	400
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	6	50%	25%	100
VHS Tapes	4,500	15	3	80%	25%	3,600
Vacuum Cleaner		15			25%	
Stereo	300	15	6	60%	25%	180
Game Table	150	25	1	96%	25%	144
Nintendo/Super Nintendo/Sega	600	7	2	71%	25%	429
Video Game Tapes	2,000	7	2	71%	25%	1,429
Toys	4,000	10	3	70%	25%	2,800

TWO-STORY 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Books	1,800		20		60%	1,080
Holiday Ornaments	1,000		4		75%	750
Camcorder	800	12	5	58%	25%	467
Other						
BEDROOM (3)						
Beds	200	25	10	60%	25%	120
Box Springs/Mattresses	200	25	10	60%	25%	120
Bedding/Bedspreads	100	10	10	0%	25%	25
Chest of Drawers	300	20	10	50%	25%	150
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables	20	25	2	92%	25%	18
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	15	15	0.16	99%	25%	15
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	0.16	99%	25%	197
Precious Moments Collection	1,000		5		100%	1,000
Jewelry Box	40	10	5	50%	25%	20
Toys	100	10	2	80%	25%	80
VCR	200	12	0.16	99%	25%	197
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds	200	25	2	92%	25%	184
Box Springs/Mattresses	200	25	2	92%	25%	184
Bedding/Bedspreads	100	10	2	80%	25%	80
Chest of Drawers	150	20	2	90%	25%	135
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps	30	15	2	87%	25%	26
Chairs	20	20	2	90%	25%	18
Curtains/Drapes	15	15	0.16	99%	25%	15
Unattached Rugs		15			25%	
Pictures	60		0.16		100%	60
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	0.16	99%	25%	197
VCR	200	12	0.16	99%	25%	197
Baseball Card Collection	1,200		1		100%	1,200
Nintendo Tapes		7			25%	
Toys	80	10	2	80%	25%	64
Other						
Other						
Other						

TWO-STORY 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other						
Total	\$74,911					\$53,687

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY 5
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Television Sets		12			25%	
Stereo Equipment		15			25%	
VCR Equipment		12			25%	
Video Tapes		15			25%	
Records/CDS/Cassettes					60%	
Pictures					100%	
Antiques					100%	
Artificial Tree					100%	
Wedding Album					100%	
Window AC Unit		10			25%	
Magazine Rack		25			25%	
Candle Stand		25			25%	
Clock		50			25%	
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs	750	20	10	50%	25%	375
Tables	700	25	10	60%	25%	420
Unattached China Cabinets	1,000	30	10	67%	25%	667
China					90%	
Glassware	240		2		90%	216
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens	75	10	2	80%	25%	60
Unattached Carpet/Rugs		15			25%	
Pictures	120		1		100%	120
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 5

Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	80				100%	80
Canned Food	200				100%	200
Frozen Food	150				100%	150
Liquor					100%	
Freezers		15			25%	
Refrigerators	1,000	15	10	33%	25%	333
Range/Stove	1,100	15	10	33%	25%	367
Microwave Ovens	150	11	7	36%	25%	55
Portable Dishwashers	400	10	10	0%	25%	100
Portable Trash compactor		12			25%	
Chairs	300	20	10	50%	25%	150
Tables	150	25	10	60%	25%	90
Dishes and Crockery	200		3		70%	140
China					90%	
Glassware and Crystal	75		3		90%	68
Silverware	50		3		90%	45
Knives and Other Utensils	100	20	3	85%	25%	85
Pans and Cooking Ware	300	20	3	85%	25%	255
Appliances	250	10	3	70%	25%	175
Desks/File Cabinets		20			25%	
Trash Can	20	15	1	93%	25%	19
Curtains/Drapes	90	15	0.5	97%	25%	87
Rugs	10	15	3	80%	25%	8
Misc. Items	220	10	2	80%	25%	176
Medication	150				100%	150
DEN/OFFICE/LIB. OR FMLY. ROO						
Entertainment Center	300	25	2	92%	25%	276
Books	50		2		60%	30
Couches/Sofas	800	15	6	60%	25%	480
Chairs	500	20	4	80%	25%	400
Tables		25			25%	
Desks/File Cabinets	75	20	7	65%	25%	49
Lamps	40	15	2	87%	25%	35
Curtains/Drapes	780	15	0.25	98%	25%	767
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets	200	12	3	75%	25%	150
Videotapes/VCR Equipment	200	12	3	75%	25%	150
Stereo Equipment	350	15	10	33%	25%	117
Toys	500	10	3	70%	25%	350
Computer Hardware	1,200	10	3	70%	25%	840
Computer Software	600	10	3	70%	25%	420
Pictures	855		3		100%	855
Telephone	20	25	3	88%	25%	18
File Cabinet	40	20	1	95%	25%	38
VHS Tapes	900	15	2	87%	25%	780
Clock	25	50	2	96%	25%	24
Antique Chest	50		60		100%	50
Decorations	100	10	5	50%	25%	50
Refrigerator	100	15	1	93%	25%	93
Electronics	300	12	10	17%	25%	75

TWO-STORY 5
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	350	10	1	90%	25%	315
Clothes Washer	450	10	1	90%	25%	405
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Vacuum Cleaner	300	15	2	87%	25%	260
Laundry Baskets	20	10	1	90%	25%	18
Trash Can	10	15	1	93%	25%	9
Cleaning Supplies	75				100%	75
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	50	25	5	80%	25%	40
Box Springs/Mattresses	500	25	1	96%	25%	480
Bedding/Bedspreads	175	10	1	90%	25%	158
Chest of Drawers	400	20	6	70%	25%	280
Dressing Tables	800	25	6	76%	25%	608
Night Tables	300	25	6	76%	25%	228
Other Tables		15			25%	
Lamps	50	15	1	93%	25%	47
Clock	20	50	2	96%	25%	19
Curtains/Drapes	150	15	1	93%	25%	140
Unattached Rugs		15			25%	
Pictures	95		2		100%	95
Fireproof Safe	40	50	1	98%	25%	39
VHS tapes	100	15	1	93%	25%	93
Cassettes	50		1		60%	30
Camcorder	700	12	1	92%	25%	642
Books	200		4		60%	120
Fan	15	10	2	80%	25%	12
Jewelry Box	20	10	3	70%	25%	14
AC window unit	300	10	10	0%	25%	75
Luggage	75	20	5	75%	25%	56
Misc. Items	100	10	2	80%	25%	80
Other						
Other						

TWO-STORY 5
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear		3				
Coats and Jackets	500	6	2	67%	25%	333
Raincoats		5			25%	
Pants	875	5	2	60%	25%	525
Shirts	1,500	4	2	50%	25%	750
Suits		5			25%	
Sweaters		10			25%	
Underwear	216	6	2	67%	25%	144
Robes	30	6	2	67%	25%	20
Socks	144	2	2	0%	25%	36
Shoes and Boots	380	4	2	50%	25%	190
Jewelry	750		2		100%	750
Belts	60	5	2	60%	25%	36
Cologne	40		2		50%	20
Hats	100	5	2	60%	25%	60
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	375	6	2	67%	25%	250
Raincoats	50	5	2	60%	25%	30
Dresses	480	5	2	60%	25%	288
Pants and Slacks	350	5	2	60%	25%	210
Skirts	120	7	2	71%	25%	86
Blouses and Shirts	600	4	2	50%	25%	300
Suits		5			25%	
Sweaters	375	10	2	80%	25%	300
Robes	30	6	2	67%	25%	20
Underwear	432	6	2	67%	25%	288
Socks/Stockings	144	2	2	0%	25%	36
Shoes and Boots	875	4	2	50%	25%	438
Handbags/Purses	30	5	2	60%	25%	18
Hats		5			25%	
Jewelry	1,200		2		100%	1,200
Scarves		6			25%	
Belts	200	5	2	60%	25%	120
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 5
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	80	6	1	83%	25%	67
Raincoats	20	5	1	80%	25%	16
Dresses		5			25%	
Pants	1,425	5	1	80%	25%	1,140
Skirts		7			25%	
Blouses/Shirts	1,050	4	1	75%	25%	788
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear	216	6	1	83%	25%	180
Socks/Stockings	144	2	1	50%	25%	72
Shoes and Boots	240	4	1	75%	25%	180
Jewelry					100%	0
Belts	60	5	1	80%	25%	48
Hats	150	5	2	60%	25%	90
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 5
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	50				100%	50
Hygiene Items	30				100%	30
Towels	300	4	1	75%	25%	225
Bathroom Appliances	80	10	2	80%	25%	64
Cosmetics/Perfumes	150				50%	75
Medical Appliances	40	10	2	80%	25%	32
Wheelchairs					25%	
Walkers					25%	
Art Work	100		1		100%	100
Indoor Plants					100%	
Telephones		25			25%	
Curtains/Drapes	80	15	1	93%	25%	75
Rugs	15	15	1	93%	25%	14
Basket	10	4	1	75%	25%	8
Linens	450	15	1	93%	25%	420
Trash Can	10	15	1	93%	25%	9
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	100	25	4	84%	25%	84
Box Springs/Mattresses	200	25	4	84%	25%	168
Bedding/Bedspreads	75	10	4	60%	25%	45
Chest of Drawers	50	20	2	90%	25%	45
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables	50	25	2	92%	25%	46
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	75	15	2	87%	25%	65
Unattached Rugs		15			25%	
Pictures	20		2		100%	20
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	6	50%	25%	100
Nintendo Game	200	7	2	71%	25%	143
Nintendo Tapes	400	7	2	71%	25%	286
Toys	1,500	10	3	70%	25%	1,050
Books	400		3		60%	240
Games	100		3		75%	75
Other						
Other						

TWO-STORY 5

Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs	30	20	2	90%	25%	27
Curtains/Drapes	150	15	2	87%	25%	130
Unattached Rugs		15			25%	
Pictures	20		5		100%	20
Mirror	10		2		90%	9
Television Sets	200	12	5	58%	25%	117
Ironing Equipment	50	8	2	75%	25%	38
Stereo	200	15	10	33%	25%	67
Crafts	120		2		100%	120
Entertainment Center	100	25	8	68%	25%	68
VCR	200	12	10	17%	25%	50
Misc. Items	500	10	2	80%	25%	400
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds	200	25	15	40%	25%	80
Box Springs/Mattresses	200	25	15	40%	25%	80
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	90	15	10	33%	25%	30
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Baby Play Pen	100	10	2	80%	25%	80
Baby High Chair	40	10	2	80%	25%	32
Other						
Other						
Other						
Other						
Other						

TWO-STORY 5
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other						
Total	\$41,346					\$28,822

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value

TWO-STORY 6
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Entertainment Center	4,000	25	1.5	94%	25%	3,760
Books					60%	
Couches/Sofas	1,500	15	7	53%	25%	800
Chairs	1,000	20	5	75%	25%	750
Tables	500	25	7	72%	25%	360
Lamps	100	15	1.5	90%	25%	90
Curtains/Drapes	50	15	1.5	90%	25%	45
Unattached Carpets/Rugs		15			25%	
Television Sets	2,000	12	1.5	88%	25%	1,750
Stereo Equipment	2,500	15	1.5	90%	25%	2,250
VCR Equipment	500	12	1.5	88%	25%	438
Video Tapes	1,800	15	1.5	90%	25%	1,620
Records/CDS/Cassettes	1,340		1.5		60%	804
Pictures	380		1.5		100%	380
Antiques					100%	
Crafts	1,050		1.5		100%	1,050
Telephone/Answering Machine	150	25	1.5	94%	25%	141
Trash Can	10	15	1.5	90%	25%	9
Vacuum Cleaner	2,000	15	1	93%	25%	1,867
Deer Mounting	500		2		100%	500
Baby Car Seat	80	10	3	70%	25%	56
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs	100	20	3	85%	25%	85
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Rugs	10	15	1.5	90%	25%	9
Unattached Carpet/Rugs		15			25%	
Crafts	750		1.5		100%	750
Collection	375		25		100%	375
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 6
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	200				100%	200
Canned Food	100				100%	100
Frozen Food	200				100%	200
Liquor	5				100%	5
Shelves	40	25	5	80%	25%	32
Refrigerators	1,000	15	1.5	90%	25%	900
Range/Stove	1,150	15	1.5	90%	25%	1,035
Microwave Ovens	150	11	1.5	86%	25%	130
Portable Dishwashers	450	10	1.5	85%	25%	383
Garbage Disposal	100	12	1.5	88%	25%	88
Chairs & Table	125	20	7	65%	25%	81
Crafts	750		1.5		100%	750
Dishes and Crockery	2,000		5		70%	1,400
China	528		7		90%	475
Glassware and Crystal	200		7		90%	180
Silverware	40		5		90%	36
Knives and Other Utensils	100	20	7	65%	25%	65
Pans and Cooking Ware	425	20	7	65%	25%	276
Appliances	350	10	7	30%	25%	105
Pictures	55		2		100%	55
Medication	350				100%	350
Curtains/Rugs/Trash Can	255	15	1.5	90%	25%	230
Telephone	20	25	1.5	94%	25%	19
Water Cooler	80	10	3	70%	25%	56
Aquarium	25	20	1.5	93%	25%	23
OFFICE						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs	40	20	1	95%	25%	38
Tables	10	25	5	80%	25%	8
Desks/File Cabinets	425	20	1	95%	25%	404
Lamps	50	15	3	80%	25%	40
Curtains/Drapes	60	15	3	80%	25%	48
Unattached Carpets/Rugs	90	15	1	93%	25%	84
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware	3,500	10	1	90%	25%	3,150
Computer Software	6,000	10	1	90%	25%	5,400
Pictures	270		3		100%	270
Sewing Machine	100	25	3	88%	25%	88
Ironing Equipment	50	20	1	95%	25%	48
Telephone	20	25	1	96%	25%	19
Crafts	500		1		100%	500
Trash Can	5	15	1	93%	25%	5
Misc. Items	500	10	5	50%	25%	250
Carousel Collection	700		3		100%	700
Other						

TWO-STORY 6
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAG						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	450	10	4	60%	25%	270
Clothes Washer	450	10	1.5	85%	25%	383
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage	1,500	20	7	65%	25%	975
Hand Tools	15,000	20	3	85%	25%	12,750
Power Tools	5,000	15	3	80%	25%	4,000
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Trash Can	20	15	5	67%	25%	13
Laundry Baskets	40	10	1	90%	25%	36
Miscellaneous						
Cleaning Supplies	200				100%	200
Sleeping Bag	40	10	1	90%	25%	36
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	700	25	7	72%	25%	504
Box Springs/Mattresses	300	25	7	72%	25%	216
Bedding/Bedspreads	400	10	7	30%	25%	120
Chest of Drawers	300	20	7	65%	25%	195
Dressing Tables	300	25	7	72%	25%	216
Mirror	40	25	7	72%	25%	29
Desk		15			25%	
Lamps	60	15	7	53%	25%	32
Chairs	120	20	1.5	93%	25%	111
Curtains/Drapes	200	15	1.5	90%	25%	180
Unattached Rugs		15			25%	
Pictures	750		3		100%	750
Trunks (Hope Chests)		35			25%	
Television Sets	800	12	7	42%	25%	333
VCR	300	12	10	17%	25%	75
Bed	75	25	2	92%	25%	69
Chest	100	20	8	60%	25%	60
Crafts	260		3		100%	260
Telephone	20	25	1.5	94%	25%	19
Clock Radio	20	10	1.5	85%	25%	17
Other						
Other						
Other						
Other						

TWO-STORY 6
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	100	3	3	0%	25%	25
Coats and Jackets	570	6	3	50%	25%	285
Raincoats	50	5	3	40%	25%	20
Pants	900	5	3	40%	25%	360
Shirts	1,000	4	3	25%	25%	250
Suits	500	5	3	40%	25%	200
Sweaters		10			25%	
Underwear	192	6	3	50%	25%	96
Robes	50	6	3	50%	25%	25
Socks	144	2	3	-50%	25%	36
Shoes and Boots	500	4	3	25%	25%	125
Jewelry	2,500				100%	2,500
Belts	50	5	3	40%	25%	20
Hats/Caps	200	5	3	40%	25%	80
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	125	6	5	17%	25%	31
Raincoats		5			25%	
Dresses	50	5	3	40%	25%	20
Pants and Slacks	1,000	5	3	40%	25%	400
Skirts	60	7	3	57%	25%	34
Blouses and Shirts	3,000	4	3	25%	25%	750
Suits		5			25%	
Sweaters	300	10	3	70%	25%	210
Robes	90	6	3	50%	25%	45
Underwear	384	6	3	50%	25%	192
Socks/Stockings	108	2	3	-50%	25%	27
Shoes and Boots	2,100	4	3	25%	25%	525
Handbags/Purses	300	5	3	40%	25%	120
Hats		5			25%	
Jewelry	6,000		4		100%	6,000
Scarves		6			25%	
Belts	100	5	7	-40%	25%	25
Wedding Dress	3,000	10	7	30%	25%	900
Other						
Other						
Other						
Other						
Other						

TWO-STORY 6

Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	120	6	2	67%	25%	80
Raincoats		5				
Dresses		5				
Pants	150	5	2	60%	25%	90
Skirts		7				
Blouses/Shirts	300	4	2	50%	25%	150
Suits	50	5	2	60%	25%	30
Sweaters	60	10	2	80%	25%	48
Sportswear		6				
Underwear	30	6	2	67%	25%	20
Socks/Stockings	48	2	2	0%	25%	12
Shoes and Boots	180	4	2	50%	25%	90
Jewelry					100%	
Belts	16	5	2	60%	25%	10
Toys						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Bowling Ball	70	20	8	60%	25%	42
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 6
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	100				100%	100
Towels	504	4	1.5	63%	25%	315
Bathroom Appliances	150	10	1.5	85%	25%	128
Cosmetics/Perfumes	200		1		50%	100
Medical Appliances	120	10	2	80%	25%	96
Wheelchairs					25%	
Walkers					25%	
Art Work	300		1.5		100%	300
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	40	15	1.5	90%	25%	36
Luggage					25%	
Briefcases					25%	
Trash Can	5	15	1.5	90%	25%	5
Rugs	40	15	1.5	90%	25%	36
Hamper	20	10	1.5	85%	25%	17
Training Pot	20	10	1.5	85%	25%	17
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	500	25	5	80%	25%	400
Box Springs/Mattresses	300	25	5	80%	25%	240
Bedding/Bedspreads	80	10	1	90%	25%	72
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	25	15	1	93%	25%	23
Unattached Rugs	25	15	1	93%	25%	23
Pictures	120		1		100%	120
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Toys	3,000	10	2	80%	25%	2,400
Christmas Decorations	1,000		1.5		75%	750
Baby Furniture	2,000	10	3	70%	25%	1,400
Cordless Telephone	50	10	7	30%	25%	15
Picture						
VCR						
Camera						

TWO-STORY 6

Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Camcorder						
Other						
Other						
Other						
SUN ROOM						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
BBQ Grill	150	10	1	90%	25%	135
Toys	400	10	2	80%	25%	320
Wicker Furniture	100	20	1	95%	25%	95
Misc. Items	600	10	2	80%	25%	480
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Desk		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
File Cabinet						
Typewriter						
Movie Projector						
Other						
Other						
Other						

TWO-STORY 6
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other Other						
Total	\$103,404					\$79,460

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books	350		6		60%	210
Couches/Sofas	1,600	15	10	33%	25%	533
Chairs	800	20	15	25%	25%	200
Tables	400	25	10	60%	25%	240
Lamps	100	15	6	60%	25%	60
Curtains/Drapes	300	15	10	33%	25%	100
Unattached Carpets/Rugs	210	15	6	60%	25%	126
Television Sets	600	12	6	50%	25%	300
Stereo Equipment	2,000	15	6	60%	25%	1,200
VCR Equipment	400	12	6	50%	25%	200
Video Tapes	750	15	6	60%	25%	450
Records/CDS/Cassettes	2,275		6		60%	1,365
Pictures	4,000		6		100%	4,000
Antiques					100%	
Mirror	150		15		90%	135
Photo Album	1,000		10		100%	1,000
Misc. Items	600	10	6	40%	25%	240
Chest	100	25	6	76%	25%	76
Sports Equipment	400	6	6	0%	25%	100
Clock						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar	350	20	10	50%	25%	175
Chairs	950	20	10	50%	25%	475
Tables	400	25	10	60%	25%	240
Unattached China Cabinets	600	30	10	67%	25%	400
China	960		14		90%	864
Glassware					90%	
Silverware	300		14		90%	270
Curtains/Blinds/Drapes	75	15	10	33%	25%	25
Linens	60	10	10	0%	25%	15
Unattached Carpet/Rugs		15			25%	
Pictures	520		10		100%	520
Grandfather Clock	500	50	8	84%	25%	420
Art	150		4		100%	150
Mirror	150		40		90%	135
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	200				100%	200
Canned Food	75				100%	75
Frozen Food	150				100%	150
Liquor					100%	
Freezers		15			25%	
Refrigerators	700	15	10	33%	25%	233
Range/Stove	700	15	10	33%	25%	233
Microwave Ovens	400	11	10	9%	25%	100
Portable Dishwashers	450	10	10	0%	25%	113
Portable Trash compactor		12			25%	
Chairs		15			25%	
Tables		25			25%	
Dishes and Crockery	200		6		70%	140
Arts and Crafts	200		6		100%	200
Glassware and Crystal	50		2		90%	45
Silverware	50		6		90%	45
Knives and Other Utensils	100	20	6	70%	25%	70
Pans and Cooking Ware	200	20	6	70%	25%	140
Appliances	200	10	6	40%	25%	80
Rug	15	15	10	33%	25%	5
Clock	20	50	6	88%	25%	18
Curtains/Drapes	15	15	10	33%	25%	5
Telephone	150	25	10	60%	25%	90
Television	250	12	10	17%	25%	63
Cookbooks	225		6		60%	135
FAMILY ROOM and Foyer						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas	600	15	15	0%	25%	150
Chairs	125	20	25	-25%	25%	31
Tables	200	25	30	-20%	25%	50
Desks/File Cabinets	100	20	15	25%	25%	25
Lamps	50	15	6	60%	25%	30
Curtains/Drapes	75	15	10	33%	25%	25
Coat Rack	75	10	10	0%	25%	19
Unattached Rug	10	15	2	87%	25%	9
Television Sets	300	12	20	-67%	25%	75
Videotapes/VCR Equipment		12			25%	
Stereo Equipment	100	15	7	53%	25%	53
Records/CDS/Cassettes	700		7		60%	420
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures	1,015		7		100%	1,015
Aquarium	30	20	5	75%	25%	23
Misc. Items	500	10	8	20%	25%	125
Sega Tapes	900	7	3	57%	25%	514
Sporting Equipment	40	10	3	70%	25%	28
Decorations	800	10	6	40%	25%	320
Exercise Equipment	200	10	5	50%	25%	100
Vacuum Cleaner	400	15	2	87%	25%	347
Other						

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAG						
Chairs	60	15	3	80%	25%	48
Tables		15			25%	
Clothes Dryer	400	10	10	0%	25%	100
Clothes Washer	450	10	10	0%	25%	113
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Cleaning Supplies	100				100%	100
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	150	25	25	0%	25%	38
Box Springs/Mattresses	200	25	5	80%	25%	160
Bedding/Bedspreads	75	10	4	60%	25%	45
Chest of Drawers	150	20	10	50%	25%	75
Chest	150	25	10	60%	25%	90
Bookcase	475	25	10	60%	25%	285
Antique Table	200		50		100%	200
Lamps	80	15	5	67%	25%	53
Chairs	400		50		100%	400
Curtains/Drapes	75	15	10	33%	25%	25
Unattached Rugs		15			25%	
Pictures	200		2		100%	200
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Toys	1,000	10	5	50%	25%	500
Clock Radio	50	12	3	75%	25%	38
Books	1,000		5		60%	600
Misc. Items	400	10	4	60%	25%	240
Mickey Mouse Collection	120		3		100%	120
Stuffed Animal Collection	590		10		100%	590
Sport Card Collection	2,000		4		100%	2,000
Car Collection	100		4		100%	100
Other						
Other						

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	750	3	2	33%	25%	250
Coats and Jackets	500	6	2	67%	25%	333
Raincoats		5			25%	
Pants	1,000	5	2	60%	25%	600
Shirts	1,500	4	2	50%	25%	750
Suits	1,500	5	2	60%	25%	900
Sweaters	240	10	2	80%	25%	192
Underwear	168	6	2	67%	25%	112
Robes	80	6	2	67%	25%	53
Socks	96	2	2	0%	25%	24
Shoes and Boots	800	4	2	50%	25%	400
Jewelry	1,100		2		100%	1,100
Belts	100	5	2	60%	25%	60
Hats	300	5	5	0%	25%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	330	6	3	50%	25%	165
Raincoats		5			25%	
Dresses	3,500	5	3	40%	25%	1,400
Pants and Slacks	750	5	3	40%	25%	300
Skirts	450	7	3	57%	25%	257
Blouses and Shirts	500	4	3	25%	25%	125
Suits	375	5	3	40%	25%	150
Sweaters	400	10	3	70%	25%	280
Robes	60	6	3	50%	25%	30
Underwear	384	6	3	50%	25%	192
Socks/Stockings	72	2	3	-50%	25%	18
Shoes and Boots	1,440	4	3	25%	25%	360
Handbags/Purses	300	5	3	40%	25%	120
Hats		5			25%	
Jewelry	2,500		5		100%	2,500
Scarves	30	6	3	50%	25%	15
Belts	240	5	3	40%	25%	96
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	120	6	4	33%	25%	40
Raincoats		5			25%	
Dresses		5			25%	
Pants	600	5	2	60%	25%	360
Skirts		7			25%	
Blouses/Shirts	960	4	2	50%	25%	480
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear	144	6	2	67%	25%	96
Socks/Stockings	72	2	2	0%	25%	18
Shoes and Boots	200	4	2	50%	25%	100
Jewelry	50		2		100%	50
Neck Ties	30	3	2	33%	25%	10
Caps	120	5	2	60%	25%	72
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	150				100%	150
Hygiene Items	185				100%	185
Towels	212	4	2	50%	25%	106
Bathroom Appliances	100	10	2	80%	25%	80
Cosmetics/Perfumes	500				50%	250
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	215		5		100%	215
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	130	15	8	47%	25%	61
Luggage					25%	
Briefcases					25%	
Rug	30	15	15	0%	25%	8
Trash Can	20	15	4	73%	25%	15
Mirror	100		10		90%	90
Clock	25	50	10	80%	25%	20
Other						
Other						
Other						
Other						
Other						
Other						
OFFICE						
Bookcases	100	25	1	96%	25%	96
Books	300		2		60%	180
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Tables	75	25	10	60%	25%	45
Night Tables		25			25%	
Desk	400	15	10	33%	25%	133
Lamps	40	15	10	33%	25%	13
Chairs	250	20	10	50%	25%	125
Curtains/Drapes	75	15	10	33%	25%	25
Unattached Rugs		15			25%	
Pictures	60		2		100%	60
Trunks (Hope Chests)		35			25%	
Video Tapes	240	12	3	75%	25%	180
Records/Cassettes	240		3		60%	144
Computer Hardware	2,500	10	6	40%	25%	1,000
Computer Software	800	10	6	40%	25%	320
File Cabinet	180	20	10	50%	25%	90
Clock	40	50	2	96%	25%	38
Misc. Items	1,500	10	2	80%	25%	1,200
Trash Can	5	15	2	87%	25%	4

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Business Records	300		2		100%	300
Other						
Other						
Other						
BEDROOM (2)						
Beds	400	25	30	-20%	25%	100
Box Springs/Mattresses	400	25	15	40%	25%	160
Bedding/Bedspreads	75	10	15	-50%	25%	19
Armoire	600	20	40	-100%	25%	150
Dressing Tables		25			25%	
Night Tables		25			25%	
Antique Table	200		60		100%	200
Lamps	40	15	15	0%	25%	10
Chairs	75	20	10	50%	25%	38
Curtains/Drapes	200	15	10	33%	25%	67
Unattached Rugs		15			25%	
Pictures	350		13		100%	350
Trunks (Hope Chests)		35			25%	
Books	160		5		60%	96
Toys	1,000	10	8	20%	25%	250
Arrangement	40	10	7	30%	25%	12
Misc. Items	600	10	8	20%	25%	150
Clocks	100	50	10	80%	25%	80
Duck Collection	200		6		100%	200
Luggage	700	20	5	75%	25%	525
Musical Instruments	600	20	10	50%	25%	300
Wedding Dress	500	10	14	-40%	25%	125
Other						
Other						
Other						
BEDROOM (3)						
Beds	400	25	10	60%	25%	240
Box Springs/Mattresses	400	25	5	80%	25%	320
Bedding/Bedspreads	150	10	5	50%	25%	75
Chest of Drawers	1,500	20	10	50%	25%	750
Dressing Tables		25			25%	
Night Tables	100	25	10	60%	25%	60
Other Tables	100	15	25	-67%	25%	25
Lamps	50	15	10	33%	25%	17
Chairs	100	20	15	25%	25%	25
Curtains/Drapes	100	15	6	60%	25%	60
Unattached Rugs		15			25%	
Pictures	330		2		100%	330
Trunks (Hope Chests)		35			25%	
Television Sets	300	12	5	58%	25%	175
Carousel Collection	490		5		100%	490
Crafts	250		5		100%	250
Radio	150	10	5	50%	25%	75
Speakers	200	15	5	67%	25%	133
Clock	25	50	4	92%	25%	23
Telephone	150	25	3	88%	25%	132

TWO-STORY 7
Thibodeaux, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Books	100		4		60%	60
Camera	400	15	15	0%	25%	100
Other						
Other						
Other						
Total	\$82,113					\$49,231

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books	1,750		5		60%	1,050
Couches/Sofas	2,300	15	4	73%	25%	1,687
Chairs	1,600	20	4	80%	25%	1,280
Tables	1,300	25	4	84%	25%	1,092
Lamps	150	15	4	73%	25%	110
Curtains/Drapes	200	15	4	73%	25%	147
Unattached Carpets/Rugs		15			25%	
Television Sets	1,500	12	4	67%	25%	1,000
Stereo Equipment	1,500	15	4	73%	25%	1,100
VCR Equipment	200	12	4	67%	25%	133
Video Tapes	600	15	4	73%	25%	440
Records/CDS/Cassettes	1,045		5		60%	627
Pictures	210		5		100%	210
Aquarium	550	20	5	75%	25%	413
Clock	75	50	4	92%	25%	69
Photo Album	400		5		100%	400
Vacuum Cleaner	180	15	3	80%	25%	144
Ironing Equipment	50	8	3	63%	25%	31
Decorations	100	10	5	50%	25%	50
Video Camera	1,500	12	6	50%	25%	750
Mirror	200		4		90%	180
Arrangement	200	10	4	60%	25%	120
Misc. Items	800	10	3	70%	25%	560
Swings	300	10	3	70%	25%	210
Porch Chairs	150	15	4	73%	25%	110
DINING ROOM and FOYER						
Unattached Buffet/Bar		20			25%	
Antique Chairs	1,200	20	75		100%	1,200
Antique Tables	800	25	75		100%	800
Antique China Cabinets	800	30	75		100%	800
China					90%	
Glassware	750		5		90%	675
Silverware	30		1		90%	27
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs	415	15	2	87%	25%	360
Pictures	385		4		100%	385
Clock	370	50	3	94%	25%	348
Word Processor	400	10	4	60%	25%	240
Calculator	75	10	2	80%	25%	60
Lamps	225	15	8	47%	25%	105
Knife Set	30	20	1	95%	25%	29
Foyer Table	200	25	4	84%	25%	168
Foyer Chairs	400	20	4	80%	25%	320
Glass Table	400	25	4	84%	25%	336
Sword	300	10	20	-100%	25%	75
Refrigerator	200	15	4	73%	25%	147
Liquor	25		2		100%	25
Other						

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	100				100%	100
Canned Food	25				100%	25
Frozen Food	275				100%	275
Liquor					100%	
Freezers	400	15	4	73%	25%	293
Refrigerators	1,000	15	4	73%	25%	733
Range/Stove	650	15	4	73%	25%	477
Microwave Ovens	200	11	2.5	77%	25%	155
Portable Dishwashers	400	10	4	60%	25%	240
Portable Trash compactor		12			25%	
Clock	25	50	4	92%	25%	23
Tables		25			25%	
Dishes and Crockery	125		4		70%	88
China					90%	
Glassware and Crystal	200		4		90%	180
Silverware	80		4		90%	72
Knives and Other Utensils	75	20	4	80%	25%	60
Pans and Cooking Ware	125	20	4	80%	25%	100
Appliances	200	10	4	60%	25%	120
Cordless Telephone	100	25	1	96%	25%	96
Trash Can	10	15	1	93%	25%	9
Rugs	30	15	4	73%	25%	22
Medication	450				100%	450
Misc. Items	100	10	4	60%	25%	60
Other						
OFFICE						
Unattached Bookcases	250	25	10	60%	25%	150
Books	3,750		10		60%	2,250
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables	100	25	1	96%	25%	96
Desks/File Cabinets	850	20	5	75%	25%	638
Lamps	50	15	5	67%	25%	33
Curtains/Drapes	50	15	4	73%	25%	37
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets	175	12	10	17%	25%	44
Videotapes/VCR Equipment	250	12	10	17%	25%	63
VHS Tapes	50	15	10	33%	25%	17
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures	185		10		100%	185
Briefcase	100	20	5	75%	25%	75
Clocks	60	50	5	90%	25%	54
Telephone	25	25	4	84%	25%	21
Duplication Cost	300	10	4	60%	25%	180
Other						
Other						
Other						
Other						

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAG						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	4	60%	25%	240
Clothes Washer	450	10	4	60%	25%	270
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	100	20	4	80%	25%	80
Power Tools	500	15	4	73%	25%	367
Lawn & Garden Tools	1,800	6	4	33%	25%	600
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Cleaning Supplies	100		1		100%	100
Medicine	30		1		100%	30
Radio	100	10	1	90%	25%	90
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables	100	15	4	73%	25%	73
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets	250	12	10	17%	25%	63
Books	280		5		60%	168
Misc. Items	200	10	5	50%	25%	100
Nintendo Game	200	7	5	29%	25%	57
Nintendo Tapes	300	7	5	29%	25%	86
Caps	30	5	5	0%	25%	8
Other						
Other						
Other						
Other						
Other						

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	625	3	2	33%	25%	208
Coats and Jackets	790	6	2	67%	25%	527
Raincoats	30	5	2	60%	25%	18
Pants	1,880	5	2	60%	25%	1,128
Shirts	2,125	4	2	50%	25%	1,063
Suits	2,800	5	2	60%	25%	1,680
Sweaters	680	10	2	80%	25%	544
Underwear	192	6	2	67%	25%	128
Robes		6			25%	
Socks	144	2	2	0%	25%	36
Shoes and Boots	750	4	2	50%	25%	375
Jewelry	1,405		5		100%	1,405
Belts	90	5	2	60%	25%	54
Luggage	150	20	5	75%	25%	113
Hats	40	5	2	60%	25%	24
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	280	6	0.08	99%	25%	276
Raincoats		5			25%	
Dresses		5			25%	
Pants and Slacks	600	5	1	80%	25%	480
Skirts		7			25%	
Blouses and Shirts	600	4	1	75%	25%	450
Suits		5			25%	
Sweaters		10			25%	
Robes	40	6	1	83%	25%	33
Underwear	192	6	1	83%	25%	160
Socks/Stockings	96	2	1	50%	25%	48
Shoes and Boots	240	4	0.08	98%	25%	235
Handbags/Purses	105	5	1	80%	25%	84
Hats		5			25%	
Jewelry	2,500		5		100%	2,500
Scarves		6			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 8

Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	30				100%	30
Hygiene Items	170				100%	170
Towels	756	4	1	75%	25%	567
Bathroom Appliances	175	10	4	60%	25%	105
Cosmetics/Perfumes	250		1		50%	125
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	100		4		100%	100
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	140	15	3	80%	25%	112
Laundry Hamper	80	15	4	73%	25%	59
Briefcases					25%	
Trash Can	15	15	3	80%	25%	12
Rug	15	15	4	73%	25%	11
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	400	25	2	92%	25%	368
Box Springs/Mattresses	400	25	2	92%	25%	368
Bedding/Bedspreads	635	10	3	70%	25%	445
Armoire		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Table	75	25	35	-40%	25%	19
Lamps		15			25%	
Chairs	200	20	35	-75%	25%	50
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Misc. Items	550	10	2	80%	25%	440
Tennis Rackets	80	10	6	40%	25%	32
Luggage	150	20	0.08	100%	25%	149
Computer Software		10			25%	
File Cabinet		20			25%	
Clock		50			25%	
Misc. Items		10			25%	
Trash Can		15			25%	

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other					100%	
Other						
Other						
Other						
BEDROOM (3)						
Beds	1,000	25	5	80%	25%	800
Box Springs/Mattresses	500	25	5	80%	25%	400
Bedding/Bedspreads	200	25	5	80%	25%	160
Armoire		20			25%	
Dressing Tables		25			25%	
Night Tables	75	25	4	84%	25%	63
Other Table	500	25	4	84%	25%	420
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	50	15	4	73%	25%	37
Unattached Rugs		15			25%	
Pictures	20		4		100%	20
Trunks (Hope Chests)		35			25%	
Telephone	100	25	4	84%	25%	84
Clock	50	50	4	92%	25%	46
Gun/Hunting Gear	500	25	5	80%	25%	400
Misc. Items	300	10	4	60%	25%	180
Coin Collection	50		4		100%	50
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Carousel Collection					100%	
Crafts					100%	
Radio		10			25%	
Speakers		15			25%	
Clock		50			25%	
Telephone		25			25%	

TWO-STORY 8
Bourg, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other Other						
Total	\$63,390					\$45,157

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY9

Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM/DEN						
Unattached Bookcases/Ent. Center		25			25%	
Books	100				60%	60
Couches/Sofas	2,000	15	8	47%	25%	933
Chairs	400	20	0.16	99%	25%	397
Tables	100	25	5	80%	25%	80
Antique Lamps	130				100%	130
Curtains/Drapes	45	15	4	73%	25%	33
Unattached Carpets/Rugs	130	15	1	93%	25%	121
Television Sets	1,100	12	2	83%	25%	917
Stereo Equipment		15			25%	
VCR Equipment	200	12	6	50%	25%	100
Video Tapes	150	15	1	93%	25%	140
Records/CDS/Cassettes			10		60%	
Pictures	210				100%	210
Telephone	20	25	8	68%	25%	14
Piano						
Shelf	50	10	5	50%	100%	50
Toddler Rocker	30	20	30	-50%	25%	8
Toys	155	10	1	90%	25%	140
Photo Album	100	25	1	96%	25%	96
Clock	30	50	5	90%	25%	27
Knick Knacks	60			100%	25%	60
Collections	100			100%	25%	100
Other						
Other						
Other						
DINING ROOM/DEN						
Antique Unattached Buffet/Bar	1,500		100		100%	1,500
Antique Chairs	1,800		100		100%	1,800
Antique Tables	1,000		100		100%	1,000
Antique Unattached China Cabinets	2,000		100		100%	2,000
China					90%	0
Glassware					90%	0
Silverware					90%	0
Curtains/Blinds/Drapes	60	15	1	93%	25%	56
Linens	90	10	15	-50%	25%	23
Unattached Carpet/Rugs		15			25%	
Pictures	625				100%	625
Antique Tables	200		75		100%	200
Antique Sewing Cart	600		100		100%	600
Sofa	1,400	15	4	73%	100%	1,400
Piano Antique	1,500		100		100%	1,500
Musical Instruments	900	20	15	25%	25%	225
Antique Rockers	1,000		100		100%	1,000
Rockers	200	20	6	70%	25%	140
Lamp	70	15	2	87%	25%	61
Antique Plate Collection	900		100		100%	900
Plant	60		3		100%	60
Artificial Plant	75		8		100%	75
Miscellaneous Items	600	10	5	50%	25%	300

TWO-STORY9
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	100				100%	100
Canned Food	20				100%	20
Frozen Food	300				100%	300
Liquor					100%	
Freezers		15			25%	
Refrigerators	700	15	2	87%	25%	607
Range/Stove	900	15	0.08	99%	25%	895
Microwave Ovens	150	11	3	73%	25%	109
Portable Dishwashers	400	10	2	80%	25%	320
Portable Trash compactor		12			25%	
Chairs	240	15	6	60%	25%	144
Antique Clock	1,000				100%	1,000
Dishes and Crockery	500		10		70%	350
China	800				90%	720
Glassware and Crystal	7,200		33		90%	6,480
Silverware	1,220		33		90%	1,098
Knives and Other Utensils	200	20	5	75%	25%	150
Pans and Cooking Ware	1,020	20	5	75%	25%	765
Appliances	240	10	5	50%	25%	120
Cook Books	400				60%	240
Curtains/Drapes	60	15	1	93%	25%	56
Telephone	60	25	0.5	98%	25%	59
Crafts	300		4		75%	225
Trash Can	10	12	1	92%	25%	9
Other						
DEN/OFFICE/BREAKFAST ROOM						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs	200	20	6	70%	25%	140
Tables	200	25	6	76%	25%	152
Desks/File Cabinets		20			25%	
Hats	60	5	10	-100%	25%	15
Curtains/Drapes	15	15	4	73%	25%	11
Unattached Carpets/Rugs	100	15	4	73%	25%	73
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures	200		4		100%	200
Heater	50	20	4	80%	25%	40
Antique Fire Extenguisher	100	20	30	-50%	25%	25
Refrigerator	125	15	13	13%	25%	31
Miscellaneous Items	150	10	3	70%	25%	105
Crafts	50		5		75%	38
Air Conditioner Unit	300	10	4	60%	25%	180
Liquor	200		1		100%	200
Other						

TWO-STORY9
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables	50	15	10	33%	25%	17
Clothes Dryer	400	10	2	80%	25%	320
Clothes Washer	400	10	2	80%	25%	320
Ironing Equipment	60	8	2	75%	25%	45
Freezer	300	15	15	0%	25%	75
Cleaning Supplies	60				100%	60
Miscellaneous Items	1,500	20	5	75%	25%	1,125
Hand Tools	2,000	20	10	50%	25%	1,000
Power Tools	3,000	15	10	33%	25%	1,000
Lawn & Garden Tools	500	6	2	67%	25%	333
Clock Radio	50	10	10	0%	25%	13
Barbecue Equipment	70	10	2	80%	25%	56
CD Player	300	15	3	80%	25%	240
Hats	120	5	5	0%	25%	30
Caps	180	5	5	0%	25%	45
Gun Rack	50	10	20	-100%	25%	13
Guns	1,000		50		100%	1,000
Fish Equipment	1,000	10	5	50%	25%	500
Fire Extenguisher	25	20	20	0%	25%	6
Entertainment Center	50	25	6	76%	25%	38
Rugs	30	15	5	67%	25%	20
Hat Rack	30	10	10	0%	25%	8
Water Cooler	200	10	5	50%	25%	100
Vacuum Cleaner	125	15	4	73%	25%	92
BEDROOM (1) Downstairs						
Beds	200	25	3	88%	25%	176
Box Springs/Mattresses	150	25	3	88%	25%	132
Bedding/Bedspreads	100	10	3	70%	25%	70
Chest of Drawers	300	20	3	85%	25%	255
Dressing Tables		25			25%	
Night Tables	50	25	3	88%	25%	44
Other Tables		15			25%	
Lamps	25	15	3	80%	25%	20
Chairs		20			25%	
Curtains/Drapes	30	15	3	80%	25%	24
Unattached Rugs		15			25%	
Pictures	185				100%	185
Trunks (Hope Chests)		35			25%	
Television Sets	400	12	6	50%	25%	200
Clock	40	50	3	94%	25%	38
Crafts	30		3		75%	23
Exercise Equipment	400	10	1	90%	25%	360
Antique Silver	1,000		100		100%	1,000
Wheelchair	300	20	1	95%	25%	285
Portable Toilet	100		1		100%	100
Photo Albums	1,000		1		100%	1,000
Games	40		10		75%	30
Miscellaneous Items	200	10	5	50%	25%	100
Other						

TWO-STORY9
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	300	3	3	0%	25%	75
Coats and Jackets	1,500	6	3	50%	25%	750
Raincoats		5			25%	
Pants	750	5	3	40%	25%	300
Shirts	1,200	4	3	25%	25%	300
Suits	600	5	3	40%	25%	240
Sweaters		10			25%	
Underwear	192	6	3	50%	25%	96
Robes	40	6	2	67%	25%	27
Socks	144	2	2	0%	25%	36
Shoes and Boots	810	4	3	25%	25%	203
Jewelry	1,700				100%	1,700
Belts	100	5	3	40%	25%	40
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	560	6	2	67%	25%	373
Raincoats		5			25%	
Dresses	1,170	5	2	60%	25%	702
Pants and Slacks	240	5	2	60%	25%	144
Skirts	20	7	2	71%	25%	14
Blouses and Shirts	500	4	2	50%	25%	250
Suits	700	5	3	40%	25%	280
Sweaters	240	10	2	80%	25%	192
Robes	60	6	2	67%	25%	40
Underwear	288	6	2	67%	25%	192
Socks/Stockings	144	2	2	0%	25%	36
Shoes and Boots	1,200	4	2	50%	25%	600
Handbags/Purses	360	5	2	60%	25%	216
Hats		5			25%	
Jewelry	5,000		20		100%	5,000
Scarves		6			25%	
Wedding Dress	1,000	5	5	0%	25%	250
Belts	50	5	3	40%	25%	20
Other						
Other						
Other						
Other						
Other						

TWO-STORY9

Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY9
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	300				100%	300
Hygiene Items	100				100%	100
Towels	144	4	2	50%	25%	72
Bathroom Appliances	355	10	2	80%	25%	284
Cosmetics/Perfumes	360				50%	180
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	25		2		75%	19
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	25	15	2	87%	25%	22
Luggage					25%	
Briefcases					25%	
Rug	35	15	2	87%	25%	30
Clock	10	50	10	80%	25%	8
Miscellaneous Items	50	10	2	80%	25%	40
Trash Can	5	15	2	87%	25%	4
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2) 1st Upstairs						
Beds	150	25	0.16	99%	25%	149
Box Springs/Mattresses	400	25	0.16	99%	25%	397
Bedding/Bedspreads	100	10	0.16	98%	25%	98
Chest of Drawers	150	20	0.16	99%	25%	149
Dressing Tables		25			25%	
Night Tables	100	25	4	84%	25%	84
Other Table		25	35		25%	
Antique Lamps	20		50		100%	20
Chairs	200	20	35	-75%	25%	50
Curtains/Drapes	80	15	0.16	99%	25%	79
Unattached Rugs	10	15	0.16	99%	25%	10
Pictures	90				100%	90
Trunks (Hope Chests)		35			25%	
Exercise Equipment	300	10	5	50%	25%	150
Crafts	120		5		75%	90
Photo Album	500	20	5		100%	500
Picture	200	10	20		100%	200
Sewing Machine	200	20	30	-50%	25%	50
Antique Chair	200		100		100%	200
TV/ Radio	100	10	6	40%	25%	40
Books	620				100%	620

TWO-STORY9
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Miscellaneous Items	75	10	5	50%	25%	38
Pictures	50		2		100%	50
Other						
Other						
BEDROOM (3) 2nd Upstairs						
Beds\Waterbed	1,000	25	15	40%	25%	400
Box Springs/Mattresses		25	5		25%	
Bedding/Bedspreads	200	25	15	40%	25%	80
Chest of Drawers	300	20	15	25%	25%	75
Dressing Tables		25			25%	
Night Tables	300	25	15	40%	25%	120
Other Table		25	4		25%	
Lamps	100	15	15		25%	25
Chairs		20			25%	
Curtains/Drapes	30	15	15	0%	25%	8
Unattached Rugs		15			25%	
Pictures	130		15		100%	130
Trunks (Hope Chests)		35			25%	
Telephone	25	25	30	-20%	25%	6
Crafts	40		5		75%	30
Television	200	12	6	50%	25%	100
Clock	20	50	5	90%	25%	18
Books	18		1		60%	11
Pictures	25				100%	25
China	500		6		90%	450
Crystal	500		6		90%	450
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Carousel Collection					100%	
Crafts					100%	
Radio		10			25%	
Speakers		15			25%	
Clock		50			25%	
Telephone		25			25%	

TWO-STORY9
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other Other						
Total	\$80,640					\$60,683

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY10

Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Antique	200		50		100%	200
Books	600		75		60%	360
Couches/Sofas					25%	
Antique Chairs	600		100		100%	600
Antique Tables	200		100		100%	200
Bar Chairs	600	15	2	87%	25%	520
Curtains/Drapes	500	15	2	87%	25%	433
Unattached Carpets/Rugs		15			25%	
Television Sets		12			25%	
Stereo Equipment	200	15	0.5	97%	25%	193
VCR Equipment		12			25%	
Video Tapes	80	15	2	87%	25%	69
Records/CDS/Cassettes	150		1		60%	90
Pictures	295				100%	295
Antiques	750		100		100%	
Miscellaneous Items	300	10	5	50%	100%	300
Knick Knacks	40		2		100%	40
Plants	300		2		100%	300
Coat Rack	50	10	8	20%	25%	13
Arrangement	250		2		75%	188
Baby Bed	75	25	40	-60%	25%	19
Glassware	90		5		90%	81
Liquor	90				100%	90
Telephone	80	25	1	96%	25%	77
Computer Printer	200	10	1	90%	25%	180
Golf Clubs	650	8	2.5	69%	25%	447
DINING ROOM						
Antique Unattached Buffet/Bar	3,000		50		100%	3,000
Antique Chairs	1,000		50		100%	1,000
Antique Tables	2,000		50		100%	2,000
Antique Unattached China Cabinets	1,000		50		100%	1,000
Antique China	640		50		90%	576
Glassware	240				90%	216
Silverware	2,200				90%	1,980
Curtains/Blinds/Drapes		15			25%	
Linens	200	10	3	70%	25%	140
Unattached Carpet/Rugs		15			25%	
Pictures	750				100%	750
Fishing Equipment	700	10	4	60%	25%	420
Tennis Racquet	40	10	2	80%	25%	32
Plants	160				100%	160
China Stoneware	300		3		90%	270
Miscellaneous Items	500	10	30	-200%	25%	125
Antique Chair	75				100%	75
Bakers Rack	200	10	1.5	85%	25%	170
Other						
Other						
Other						
Other						
Other						

TWO-STORY10
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
KITCHEN AND PANTRY						
Fresh Food	100				100%	100
Canned Food	100				100%	100
Frozen Food	200				100%	200
Liquor					100%	
Television	200	12	0.08	99%	25%	199
Refrigerators	1,600	15	2	87%	25%	1,387
Range/Stove	800	15	2	87%	25%	693
Microwave Ovens	200	11	2	82%	25%	164
Portable Dishwashers	400	10	2	80%	25%	320
Portable Trash compactor		12			25%	
Plants	105				100%	105
Camera	300	15	5	67%	25%	200
Dishes and Crockery	200		2		70%	140
Miscellaneous Items	100	10	30	-200%	90%	90
Glassware and Crystal	100		2		90%	90
Silverware	50		2		90%	45
Knives and Other Utensils	100	20	2	90%	25%	90
Pans and Cooking Ware	250	20	2	90%	25%	225
Appliances		10			25%	
Hi-Chair	50	20	2	90%	25%	45
Games	15		2		75%	11
Bookcase	100	25	20	20%	25%	25
Cook Books	900		5		60%	540
Rug	20	15	2	87%	25%	17
Arts & Crafts	175		2		75%	131
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases	50	25	20	20%	25%	13
Books					60%	
Couches/Sofas	1,500	15	3	80%	25%	1,200
Chairs	300	20	2	90%	25%	270
Antique Tables	500	25	100		100%	500
Desks/File Cabinets		20			25%	
Lamps	100	15	4	73%	25%	73
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets	2,000	12	5	58%	25%	1,167
Videotapes/VCR Equipment	200	12	1.5	88%	25%	175
VHS Tapes	300	15	3	80%	25%	240
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures	800		40		100%	800
Toys	250	25	1.5	94%	25%	235
Clock	160	50	1	98%	25%	157
Antique Buffet	1,000		100		100%	1,000
Dishes/Crockery	500		30		70%	350
Plants	200				100%	200
Telephone	40	25	2	92%	25%	37
Antique Trunk	300		75		100%	300
Photo Album	1,650		15		100%	1,650

TWO-STORY10

Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LAUNDRY/Upstairs						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	3	70%	25%	280
Clothes Washer	400	10	3	70%	25%	280
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Trash Can	5	15	1	93%	25%	5
Cleaning Supplies	40				100%	40
Baskets	10	4	1	75%	25%	8
Rug	10	15	1	93%	25%	9
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1) Upstairs						
Beds	800	25	10	60%	25%	480
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads	200	10	27	-170%	25%	50
Chest of Drawers	150		70		100%	150
Dressing Tables		25			25%	
Bookcase	150		70		100%	150
TV Stand	50	15	25	-67%	25%	13
Lamps	20	15	6	60%	25%	12
Chairs		20			25%	
Curtains/Drapes	30	15	0.66	96%	25%	29
Unattached Rugs		15			25%	
Pictures	1,200				100%	1,200
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	8	33%	25%	67
Guns	1,400				100%	1,400
Vacuum Cleaner	100	15	2	87%	25%	87
Hunting Gear	450	6	2	67%	25%	300
Shells-Fire Arms	250	25	1	96%	25%	240
Luggage	500	20	1	95%	25%	475
Other						
Other						
Other						
Other						
Other						

TWO-STORY10
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
MEN'S CLOTHING						
Ties/Neckwear	300	3	3	0%	25%	75
Coats and Jackets	1,100	6	3	50%	25%	550
Raincoats		5			25%	
Pants	625	5	3	40%	25%	250
Shirts	675	4	3	25%	25%	169
Suits	400	5	3	40%	25%	160
Sweaters	300	10	3	70%	25%	210
Underwear	144	6	3	50%	25%	72
Robes	60	6	3	50%	25%	30
Socks	144	2	2	0%	25%	36
Shoes and Boots	600	4	3	25%	25%	150
Jewelry	500		3		100%	500
Belts	90	5	2	60%	25%	54
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	1,400	6	3	50%	25%	700
Raincoats	30	5	2	60%	25%	18
Dresses	720	5	3	40%	25%	288
Pants and Slacks	910	5	3	40%	25%	364
Skirts	300	7	3	57%	25%	171
Blouses and Shirts	500	4	3	25%	25%	125
Suits	1,000	5	3	40%	25%	400
Sweaters	360	10	3	70%	25%	252
Robes	120	6	3	50%	25%	60
Underwear	144	6	3	50%	25%	72
Socks/Stockings	72	2	3	-50%	25%	18
Shoes and Boots	675	4	3	25%	25%	169
Handbags/Purses	180	5	3	40%	25%	72
Hats	175	5	2	60%	25%	105
Jewelry	1,500				100%	1,500
Scarves	200	6	3	50%	25%	100
Belts	45	5	3	40%	25%	18
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY10

Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						

TWO-STORY10
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	70				100%	70
Towels	350	4	2	50%	25%	175
Bathroom Appliances	95	10	2	80%	25%	76
Cosmetics/Perfumes	200				50%	100
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	270		2		100%	270
Indoor Plants	40		2		100%	40
Telephones					25%	
Curtains/Drapes					25%	
Rug	15	15	2	87%	25%	13
Antique Wash Stand	350		100		100%	350
Antique Chair	100		100		100%	100
Toddler Potty	20	10	0.5	95%	25%	19
Jewelry Chest	200	10	2	80%	25%	160
Pictures	220		16		100%	220
Trash Can	10	15	1	93%	25%	9
Bathroom Scale	20	5	5	0%	25%	5
Bath Set	15	5	2	60%	25%	9
Pictures	90		2		100%	90
Ironing Equipment	50	8	2	75%	25%	38
Cleaning Supplies	10				100%	10
BEDROOM (2) Upstairs						
Beds	300	25	7	72%	25%	216
Box Springs/Mattresses	200	25	2	92%	25%	184
Bedding/Bedspreads	250	10	1	90%	25%	225
Antique Chest of Drawers	150		55		100%	150
Antique Dressing Tables	200		55		100%	200
Night Tables		25			25%	
Other Table		25			25%	
Antique Lamps					100%	
Chairs		20			25%	
Curtains/Drapes	30	15	5	67%	25%	20
Unattached Rugs		15			25%	
Pictures	160				100%	160
Trunks (Hope Chests)		35			25%	
Cradle	50	25	2	92%	25%	46
Baby Play Pen	50	10	2		75%	38
Toys	200	10	15		25%	50
Books	125	10	2		60%	75
Bedding/Linen	200	20	2	90%	25%	180
Other						
Other						
Other						

TWO-STORY10
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
BEDROOM (3) Upstairs						
Beds	800	25	1	96%	25%	768
Box Springs/Mattresses	900	25	1		25%	225
Bedding/Bedspreads	200	25	1	96%	25%	192
Chest of Drawers	500	20	15	25%	25%	125
Dressing Tables	800	25	15	40%	25%	320
Night Tables	75	25	15	40%	25%	30
Other Table		25			25%	
Lamps	25	15	1	93%	25%	23
Chairs	20	20	6	70%	25%	
Curtains/Drapes	300	15	0.66	96%	25%	287
Unattached Rugs		15			25%	
Pictures	250		2		100%	250
Trunks (Hope Chests)	100	35	8	77%	25%	77
Telephone	20	25	4	84%	25%	17
Clocks	20	50	1	98%	75%	20
Plants	40		2		100%	40
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Carousel Collection					100%	
Crafts					100%	
Radio		10			25%	
Speakers		15			25%	
Clock		50			25%	
Telephone		25			25%	

TWO-STORY10
Jarreau, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other Other Other Other Other						
Total	\$62,944					\$47,528

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center	400	25	2	92%	25%	368
Books					60%	
Couches/Sofas	500	15	2	87%	25%	433
Chairs	600	20	2	90%	25%	540
Tables	250	25	2	92%	25%	230
Lamps	40	15	2	87%	25%	35
Curtains/Drapes	40	15	2	87%	25%	35
Unattached Carpets/Rugs	200	15	2	87%	25%	173
Television Sets	200	12	2	83%	25%	167
Stereo Equipment	400	15	5	67%	25%	267
VCR Equipment	200	12	5	58%	25%	117
Video Tapes	80	15	2	87%	25%	69
Records/CDS/Cassettes	500		10		60%	300
Pictures	745		2		100%	745
Antiques					100%	
Artificial Tree	125		2		100%	125
Wedding Album	400		2		100%	400
Window AC Unit	300	10	6	40%	25%	120
Magazine Rack	20	25	2	92%	25%	18
Candle Stand	110	25	0.5	98%	25%	108
Clock	100	50	2	96%	25%	96
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	10				100%	10
Canned Food	20				100%	20
Frozen Food	20				100%	20
Liquor	40				100%	40
Freezers		15			25%	0
Refrigerators	600	15	6	60%	25%	360
Range/Stove	500	15	6	60%	25%	300
Microwave Ovens	200	11	6	45%	25%	91
Portable Dishwashers		10			25%	
Portable Trash compactor		12			25%	
Chairs	200	15	3	80%	25%	160
Tables	100	15	3	80%	25%	80
Dishes and Crockery	350		2		70%	245
China					90%	
Glassware and Crystal	480		2		90%	432
Silverware	240		2		90%	216
Knives and Other Utensils	50	20	2	90%	25%	45
Pans and Cooking Ware	150	20	2	90%	25%	135
Appliances	125	10	2	80%	25%	100
Microwave Cart	100	25	2	92%	25%	92
Trash Can	10	15	2	87%	25%	9
Curtains/Drapes	15	15	2	87%	25%	13
Telephone	70	25	2	92%	25%	64
Miscellaneous Items	100	10	2	80%	25%	80
Other						
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	350	10	1	90%	25%	315
Clothes Washer	350	10	2	80%	25%	280
Ironing Equipment	125	8	2	75%	25%	94
Freezer		15			25%	
Refrigerator		15			25%	
Luggage	200	20	2	90%	25%	180
Hand Tools	100	20	2	90%	25%	90
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Towels	240	4	2	50%	25%	120
Cleaning Supplies	50				100%	50
Picture	100				100%	100
Miscellaneous Items	30	10	2	80%	25%	24
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers	100	20	2	90%	25%	90
Dressing Tables	300	25	7	72%	25%	216
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	100		5		100%	100
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Mirror Full Length	100		2	90%	90%	90

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Golf Clubs	500	8	1	88%	25%	438
Tennis Rackets	40	10	1	90%	25%	36
Figures Collection	140		2		100%	140
Misc. Stuffed Animals	40	10	4	60%	25%	24
Other						
Other						
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	200	3	2	33%	25%	67
Coats and Jackets	150	6	2	67%	25%	100
Raincoats	100	5	2	60%	25%	60
Pants	1,200	5	2	60%	25%	720
Shirts	2,000	4	2	50%	25%	1,000
Suits	2,000	5	2	60%	25%	1,200
Sweaters		10			25%	
Underwear	104	6	2	67%	25%	69
Robes		6			25%	
Socks	48	2	2	0%	25%	12
Shoes and Boots	350	4	2	50%	25%	175
Jewelry	200		2		100%	200
Belts	90	5	2	60%	25%	54
Hat Collection	350	5	3	40%	25%	140
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	250	6	2	67%	25%	167
Raincoats		5			25%	
Dresses	800	5	2	60%	25%	480
Pants and Slacks	360	5	2	60%	25%	216
Skirts	200	7	2	71%	25%	143
Blouses and Shirts	1,250	4	2	50%	25%	625
Suits		5			25%	
Sweaters	60	10	2	80%	25%	48
Robes		6			25%	
Underwear	480	6	2	67%	25%	320
Socks/Stockings	96	2	2	0%	25%	24

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	1,500	4	2	50%	25%	750
Handbags/Purses	450	5	2	60%	25%	270
Hats		5			25%	
Jewelry	4,000		2		100%	4,000
Scarves		6			25%	
Perfume	200		2		50%	100
Belts	150	5	2	60%	25%	90
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	250				100%	250
Hygiene Items	60				100%	60
Towels	192	4	2	50%	25%	96
Bathroom Appliances		10			25%	
Cosmetics/Perfumes	150				50%	75
Medical Appliances					100%	
Wheelchairs		20			25%	
Walkers		15			25%	
Art Work	30				100%	30
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes/Shower	100	15	2	87%	25%	87
Luggage					25%	
Briefcases					25%	
Trash Can	10	15	2	87%	25%	9
Hamper	20	4	2	50%	25%	10
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	50	25	2	92%	25%	46
Box Springs/Mattresses	600	25	2	92%	25%	552
Bedding/Bedspreads	600	10	2	80%	25%	480

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	100	20	2	90%	25%	90
Dressing Tables		25			25%	
Night Tables	60	25	2	92%	25%	55
Other Tables		15			25%	
Lamps	60	15	2	87%	25%	52
Chairs		20			25%	
Curtains/Drapes	30	15	2	87%	25%	26
Unattached Rugs		15			25%	
Pictures	30				100%	30
Trunks (Hope Chests)		35			25%	
Television Sets	150	12	5	58%	25%	88
Antique Mirror	100				100%	100
Telephone	15	25	5	80%	25%	12
Clock	15	50	2	96%	25%	14
Arrangement	30				75%	23
Books	100				60%	60
Vacuum Cleaner	50	15	2	87%	25%	43
Window AC Unit	250	10	2	80%	25%	200
Laundry Hamper	20	4	2	50%	25%	10
Bed Linens	200	10	2	80%	25%	160
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 1
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$31,315					\$22,933

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books					60%	
Couches/Sofas	400	15	5	67%	25%	267
Chairs	400	20	5	75%	25%	300
Tables	150	25	5	80%	25%	120
Lamps	50	15	5	67%	25%	33
Curtains/Drapes	70	15	5	67%	25%	47
Unattached Carpets/Rugs		15			25%	
Television Sets	300	12	5	58%	25%	175
Stereo Equipment	250	15	5	67%	25%	167
VCR Equipment		12			25%	
Video Tapes		15			25%	
Records/CDS/Cassettes					60%	
Pictures	250		5		100%	250
Antiques					100%	
Piano					100%	
Bar Stools	200	20	5	75%	25%	150
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	10				100%	10
Canned Food	30				100%	30
Frozen Food	30				100%	30
Liquor	200				100%	200
Freezers		15			25%	
Refrigerators	600	15	10	33%	25%	200
Range/Stove	600	15	10	33%	25%	200
Microwave Ovens	150	11	3	73%	25%	109
Portable Dishwashers		10			25%	
Portable Trash compactor		12			25%	
Chairs	300	15	5	67%	25%	200
Tables	100	15	5	67%	25%	67
Dishes and Crockery					70%	
China					90%	
Glassware and Crystal	150		5		90%	135
Silverware	100		5		90%	90
Knives and Other Utensils	100	20	5	75%	25%	75
Pans and Cooking Ware	800	20	5	75%	25%	600
Appliances	120	10	5	50%	25%	60
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes	50	15	5	67%	25%	33
Trash Can	45	15	5	67%	25%	30
Cleaning Supplies	15				100%	15
Hand Tools	25	20	5	75%	25%	19
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	7	30%	25%	120
Clothes Washer	400	10	1	90%	25%	360
Ironing Equipment	25	8	5	38%	25%	9
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Laundry Supplies	10				100%	10
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	50	25	10	60%	25%	30
Box Springs/Mattresses	800	25	5	80%	25%	640
Bedding/Bedspreads	50	10	5	50%	25%	25
Chest of Drawers		20			25%	
Dressing Tables	100	25	5	80%	25%	80
Night Tables	50	25	10	60%	25%	30
Other Tables		25			25%	
Lamps	30	15	5	67%	25%	20
Chairs		20			25%	
Curtains/Drapes	30	15	5	67%	25%	20
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Telephone	80	25	2	92%	25%	74

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Clock	10	50	2	96%	25%	10
Miscellaneous Items	100	10	2	80%	25%	80
Picnic Table	50	25	5	80%	25%	40
Linens\Sheets	100	4	5	-25%	25%	25
Other						
Other						
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear		3			25%	
Coats and Jackets		6			25%	
Raincoats	40	5	3	40%	25%	16
Pants	100	5	5	0%	25%	25
Shirts	150	4	5	-25%	25%	38
Suits		5			25%	
Sweaters		10			25%	
Underwear	36	6	5	17%	25%	9
Robes	20	6	5	17%	25%	5
Socks	36	2	5	-150%	25%	9
Shoes and Boots	150	4	5	-25%	25%	38
Jewelry					100%	
Belts		5			25%	
Caps	50	5	5	0%	25%	13
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses	150	5	5	0%	25%	38
Pants and Slacks	150	5	5	0%	25%	38
Skirts		7	5		25%	
Blouses and Shirts	150	4	5	-25%	25%	38
Suits		5			25%	
Sweaters		10			25%	
Robes	30	6	5	17%	25%	8
Underwear	96	6	5	17%	25%	24
Socks/Stockings	80	2	5	-150%	25%	20

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	150	4	5	-25%	25%	38
Handbags/Purses		5			25%	
Hats	15	5	5	0%	25%	4
Jewelry					100%	
Scarves		6			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	50				100%	50
Hygiene Items	25				100%	25
Towels	160	4	2	50%	25%	80
Bathroom Appliances	30	10	2	80%	25%	24
Cosmetics/Perfumes					50%	
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work					100%	
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	15	15	3	80%	25%	12
Luggage					25%	
Briefcases					25%	
Trash Can	5	15	3	80%	25%	4
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	100	25	5	80%	25%	80
Box Springs/Mattresses	400	25	5	80%	25%	320
Bedding/Bedspreads	60	10	5	50%	25%	30

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	75	20	5	75%	25%	56
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	30	15	5	67%	25%	20
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12	5		25%	
Chairs	225	20	5	75%	100%	225
Vacuum Cleaner	50	15	5	67%	25%	33
Bed Linens	150	10	5	50%	25%	75
Water Cooler	30	10	5	50%	75%	23
Rafters	200	12	1	92%	60%	183
Patio Equipment	500	20	5	75%	25%	375
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 2
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedsreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$11,288					\$7,161

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25	2		25%	
Books					60%	
Couches/Sofas	400	15	15	0%	25%	100
Chairs	750	20	5	75%	25%	563
Tables	150	25	4	84%	25%	126
Lamps		15			25%	
Curtains/Drapes	40	15	4	73%	25%	29
Unattached Carpets/Rugs		15			25%	
Television Sets	200	12	6	50%	25%	100
Stereo Equipment	1,200	15	4	73%	25%	880
VCR Equipment	200	12	5	58%	25%	117
Video Tapes	30	15	4	73%	25%	22
Records/CDS/Cassettes	180		4		60%	108
Pictures	210		4		100%	210
Antiques					100%	
Piano					100%	
Headphones	30	15	6	60%	25%	18
Miscellaneous Items	75	10	4	60%	25%	45
Clock	15	50	1	98%	25%	15
Other						
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	15				100%	15
Canned Food	10				100%	10
Frozen Food	50				100%	50
Liquor					100%	0
Freezers	400	15	5	67%	25%	267
Refrigerators	600	15	0.08	99%	25%	597
Range/Stove	400	15	15	0%	25%	100
Microwave Ovens	100	11	5	55%	25%	55
Portable Dishwashers	300	10	15	-50%	25%	75
Portable Trash compactor		12			25%	
Chairs	200	15	2	87%	25%	173
Tables	150	15	2	87%	25%	130
Dishes and Crockery	150		5		70%	105
China					90%	
Glassware and Crystal					90%	
Silverware	30		4		90%	27
Knives and Other Utensils	75	20	4	80%	25%	60
Pans and Cooking Ware	150	20	4	80%	25%	120
Appliances	220	10	4	60%	25%	132
Desks/File Cabinets		25			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Microwave Cart	150	25	4	84%	25%	126
Trash Can	10	15	1	93%	25%	9
Miscellaneous Items	50	10	4	60%	25%	30
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer		10			25%	
Clothes Washer		10			25%	
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	50	25	6	76%	25%	38
Box Springs/Mattresses	400	25	3	88%	25%	352
Bedding/Bedspreads	50	10	5	50%	25%	25
Chest of Drawers	225	20	5	75%	25%	169
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs	70	20	5	75%	25%	53
Curtains/Drapes	30	15	1	93%	25%	28
Unattached Rugs		15			25%	0
Pictures	40		2		100%	40
Trunks (Hope Chests)		35			25%	
Television Sets	200	12	4	67%	25%	133
Antique Dressing Table	2,000		60		100%	2,000

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Trash Can	5	15	1	93%	25%	5
Clock Radio	15	50	1	98%	25%	15
Telephone	20	25	1	96%	25%	19
Answering Machine	25	25	1	96%	25%	24
Adding Machine	40	10	2	80%	25%	32
Iron/Ironing Machine	30	8	5	38%	25%	11
Miscellaneous	50	10	6	40%	25%	20
Blankets	280	10	4	60%	25%	168
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear		3			25%	
Coats and Jackets		6			25%	
Raincoats		5			25%	
Pants	300	5	3	40%	25%	120
Shirts	480	4	3	25%	25%	120
Suits		5			25%	
Sweaters	150	10	3	70%	25%	105
Underwear	48	6	3	50%	25%	24
Robes		6			25%	
Socks	36	2	3	-50%	25%	9
Shoes and Boots	240	4	3	25%	25%	60
Jewelry	500		3		100%	500
Belts	30	5	3	40%	25%	12
Miscellaneous	200	10	3	70%	25%	140
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	100	6	3	50%	25%	50
Raincoats		5			25%	
Dresses	80	5	3	40%	25%	32
Pants and Slacks	270	5	3	40%	25%	108
Skirts	30	7	3	57%	25%	17
Blouses and Shirts	450	4	3	25%	25%	113
Suits		5			25%	
Sweaters	200	10	3	70%	25%	140
Robes	60	6	3	50%	25%	30
Underwear	288	6	3	50%	25%	144
Socks/Stockings	72	2	3	-50%	25%	18

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	400	4	3	25%	25%	100
Handbags/Purses	20	5	3	40%	25%	8
Hats		5			25%	
Jewelry	500		4		100%	500
Scarves		6			25%	
Belts	50	5	3	40%	25%	20
Wedding Dress	450	5	4	20%	25%	113
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle	200	10	4	60%	25%	120
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment	850		4		100%	850

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment	35	15	1	93%	25%	33
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment	300	10	4	60%	25%	180
Toys	50	10	2	80%	25%	40
Collections (Coins, etc)					100%	
Hydro Side	100	10	4	60%	25%	60
Jam Box	100	15	4	73%	25%	73
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	84				100%	84
Hygiene Items	105				100%	105
Towels	192	4	1.5	63%	25%	120
Bathroom Appliances	85	10	1.5	85%	25%	72
Cosmetics/Perfumes	100		1		50%	50
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	20		1		100%	20
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	17	15	1	93%	25%	16
Luggage					25%	
Briefcases					25%	
Trash Can	5	15	1	93%	25%	5
Electric Heater	20	20	5	75%	25%	15
Clock Radio	15	15	1	93%	25%	14
Basket	27	4	1.5	63%	25%	17
Rug/Unattached	10	15	1	93%	25%	9
Washer	350	10	20	-100%	25%	88
Dryer	300	10	10	0%	25%	75
Fan	25	10	2	80%	25%	20
Other						
Other						
BEDROOM (2)						
Beds	150	25	5	80%	25%	120
Box Springs/Mattresses	350	25	5	80%	25%	280
Bedding/Bedspreads		10			25%	

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	175	20	5	75%	25%	131
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps	30	15	5	67%	25%	20
Chairs	25	20	5	75%	25%	19
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures	30		2		100%	30
Trunks (Hope Chests)		35			25%	
Television Sets		12	5		25%	
Pioneer Radio	225	20	5	75%	100%	225
Vacuum Cleaner	150	15	5	67%	25%	100
TV Cart	20	12	6	50%	25%	10
Dishes	80				70%	56
Ice Coolers	40	12	1	92%	60%	37
Miscellaneous Items	150	20	1	95%	25%	143
Pictures	30		2		100%	30
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 3
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$19,469					\$13,296

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books					60%	0
Couches/Sofas	1,500	15	3	80%	25%	1,200
Chairs	700	20	3	85%	25%	595
Tables	25	25	3	88%	25%	22
Lamps	25	15	3	80%	25%	20
Curtains/Drapes	180	15	3	80%	25%	144
Unattached Carpets/Rugs	300	15	3	80%	25%	240
Television Sets		12	2		25%	
Stereo Equipment		15			25%	
VCR Equipment		12			25%	
Video Tapes		15			25%	
Records/CDS/Cassettes					60%	
Pictures	250				100%	250
Antiques					100%	
Piano		25				
Clock	50	50	3	94%	100%	50
Mirror	30		3		90%	27
Arrangement	100				75%	75
Bar Stools	80	20	3	85%	25%	68
Pillows	60	10	3	70%	25%	42
Miscellaneous	100	10	3	70%	25%	70
Collection Items	175				100%	175
Telephone	25	25	3	88%	25%	22
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	20				100%	20
Canned Food	120				100%	120
Frozen Food	50				100%	50
Liquor	150				100%	150
Freezers		15			25%	
Refrigerators		15			25%	
Range/Stove	1,000	15	5	67%	25%	667
Microwave Ovens	125	11	4	64%	25%	80
Portable Dishwashers	350	10	0.5	95%	25%	333
Portable Trash compactor		12			25%	
Chairs	300	15	4	73%	25%	220
Tables	250	15	4	73%	25%	183
Dishes and Crockery	500		4		70%	350
China					90%	0
Glassware and Crystal	100		4		90%	90
Silverware	120		4		90%	108
Knives and Other Utensils	100	20	4	80%	25%	80
Pans and Cooking Ware	300	20	4	80%	25%	240
Appliances	215	10	3	70%	25%	151
Miscellaneous Items	150	10	3	70%	25%	105
Pictures	45				100%	45
Curtains/Drapes	120	15	3	80%	25%	96
Stand	75	10	3	70%	25%	53
Plant Arrangements	240		3		75%	180
Rugs	30	15	3	80%	25%	24
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	1	90%	25%	360
Clothes Washer	400	10	1	90%	25%	360
Ironing Equipment	150	8	3	63%	25%	94
Freezer		15			25%	
Refrigerator	800	15	8	47%	25%	373
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools	100	15	1	93%	25%	93
Lawn & Garden Tools	1,800	6	3	50%	25%	900
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Vacuum Cleaner	175	15	2	87%	25%	152
Baskets	30	4	2	50%	25%	15
Cleaning Supplies	100				100%	100
Weed Eater	300	6	3	50%	25%	150
Bike	200	10	3	70%	25%	140
Paint	105	5	3	40%	25%	42
Booster Cable	50	10	3	70%	25%	35
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	50	25	10	60%	25%	30
Box Springs/Mattresses	200	25	5	80%	25%	160
Bedding/Bedspreads	50	10	4	60%	25%	30
File Cabinet	50	20	1	95%	25%	48
Desk	400	25	8	68%	25%	272
Telephone	150	25	1	96%	25%	144
Trash Can	10	15	2	87%	25%	9
Lamps	40	15	1	93%	25%	37
Chairs	100	20	7	65%	25%	65
Curtains/Drapes	120	15	0.66	96%	25%	115
Mirror	40	15	0.5	97%	25%	39
Treadmill & Ab	700	10	1.5	85%	25%	595
Luggage	140	20	1	95%	25%	133
Television Sets	250	12	7	42%	25%	104
Stereo System & Speakers	1,600	15	2.5	83%	25%	1,333

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
VCR	250	12	4	67%	25%	167
Clock	40	50	3	94%	25%	38
CD's	750		1		60%	450
VHS Tapes	80	15	1	93%	25%	75
Cassettes	200		1		60%	120
Miscellaneous Items	645	10	3.5	65%	25%	419
Calculator	235	10	5.5	45%	25%	106
Books	3,000		6		60%	1,800
Luggage	140	20	1	95%	25%	133
Electric Typewriter	200	20	5	75%	25%	150
MEN'S CLOTHING						
Ties/Neckwear	600	3	2	33%	25%	200
Coats and Jackets	1,350	6	4	33%	25%	450
Raincoats		5			25%	
Pants	1,200	5	2	60%	25%	720
Shirts	2,000	4	2	50%	25%	1,000
Suits	350	5	2	60%	25%	210
Sweaters		10			25%	
Underwear	96	6	2	67%	25%	64
Robes	30	6	1	83%	25%	25
Socks	96	2	3	-50%	25%	24
Shoes and Boots	620	4	3	25%	25%	155
Jewelry	500		2		100%	500
Belts	80	5	2	60%	25%	48
Cologne	150		1		50%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	980	6	5	17%	25%	245
Raincoats	150	5	3	40%	25%	60
Dresses	3,200	5	3	40%	25%	1,280
Pants and Slacks	2,000	5	3	40%	25%	800
Skirts	400	7	3	57%	25%	229
Blouses and Shirts	1,200	4	3	25%	25%	300
Suits	400	5	3	40%	25%	160
Sweaters	400	10	3	70%	25%	280
Robes	300	6	3	50%	25%	150
Underwear	360	6	3	50%	25%	180
Socks/Stockings	216	2	3	-50%	25%	54

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	2,500	4	3	25%	25%	625
Handbags/Purses	800	5	3	40%	25%	320
Hats		5			25%	
Jewelry	3,000		3		100%	3,000
Scarves	200	6	3	50%	25%	100
Belts	200	5	3	40%	25%	80
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	400				100%	400
Hygiene Items	100				100%	100
Towels	288	4	2	50%	25%	144
Bathroom Appliances	170	10	2	80%	25%	136
Cosmetics/Perfumes	260		1		50%	130
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	40		3		75%	30
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	160	15	3	80%	25%	128
Luggage	100	20	10	50%	25%	50
Briefcases		10			25%	0
Lamp	200	15	20	-33%	25%	50
Electric Heater	20	20	3	85%	25%	17
Jewelry Box	50	10	3	70%	25%	35
Trash Can	10	15	3	80%	25%	8
Rugs	50	15	3	80%	25%	40
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	50	25	3	88%	25%	44
Box Springs/Mattresses	200	25	3	88%	25%	176
Bedding/Bedspreads	125	10	3	70%	25%	88

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	150	20	15	25%	25%	38
Dressing Tables		25			25%	
Night Tables	75	25	10	60%	25%	45
TV Stand	40	15	20	-33%	25%	10
Lamps	20	15	3	80%	25%	16
Chairs	25	20	5	75%	25%	19
Curtains/Drapes	140	15	3	80%	25%	112
Unattached Rugs		15			25%	
Pictures	50		3		100%	50
Trunks (Hope Chests)		35			25%	
Television Sets		12	5		25%	
Pioneer Radio		20			25%	
Telephone	25	25	1	96%	25%	24
Clock Radio	30	10	5	50%	25%	15
Trash Can	5	15	2	87%	25%	4
Christmas Decorations	300		1		75%	225
Miscellaneous Items	125	10	1	90%	25%	113
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 4
Pierre Part, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$48,596					\$29,312

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center	150	25	25	0%	25%	38
Books					60%	0
Couches/Sofas	1,100	15	11	27%	25%	293
Chairs	1,100	20	2	90%	25%	990
Tables	100	25	25	0%	25%	25
Lamps	100	15	25	-67%	25%	25
Curtains/Drapes	200	15	20	-33%	25%	50
Unattached Carpets/Rugs		15			25%	
Television Sets	400	12	5	58%	25%	233
Stereo Equipment	300	15	2	87%	25%	260
VCR Equipment	220	12	8	33%	25%	73
Video Tapes	750	15	5	67%	25%	500
Records/CDS/Cassettes	800		20		60%	480
Pictures	20		8		100%	20
Antiques					100%	
Piano		25				
Personal Pictures	225		10		100%	225
Telephone	20	25	5	80%	25%	16
Plant	20	25	2		100%	20
Miscellaneous Items	300	10	10	0%	25%	75
Camera	50	15	5	67%	25%	33
Photo Albums	400		15		100%	400
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	60				100%	60
Canned Food	130				100%	130
Frozen Food	300				100%	300
Liquor	30				100%	30
Freezers		15			25%	
Refrigerators	700	15	25	-67%	25%	175
Range/Stove	500	15	25	-67%	25%	125
Microwave Ovens	250	11	5	55%	25%	136
Portable Dishwashers		10			25%	
Portable Trash compactor		12			25%	
Chairs	300	15	11	27%	25%	80
Tables	500	15	11	27%	25%	133
Dishes and Crockery	200		25		70%	140
China					90%	0
Glassware and Crystal	100		5		90%	90
Silverware	50		5		90%	45
Knives and Other Utensils	50	20	5	75%	25%	38
Pans and Cooking Ware	300	20	25	-25%	25%	75
Appliances	250	10	5	50%	25%	125
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes	50	15	10	33%	25%	17
Rug	20	15	7	53%	25%	11
Flower Arrangement	25		3		75%	19
Water Cooler	150	10	3	70%	25%	105
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	400	10	2	80%	25%	320
Clothes Washer	450	10	25	-150%	25%	113
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Laundry Basket	20	4	2	50%	25%	10
Trash Can	10	15	2	87%	25%	9
Cleaning Supplies	75		0.08		100%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	200	25	9	64%	25%	128
Box Springs/Mattresses	400	25	1	96%	25%	384
Bedding/Bedspreads	75	10	3	70%	25%	53
Chest of Drawers		20			25%	
Dressing Tables	400	25	25	0%	25%	100
Night Tables	50	25	25	0%	25%	13
Bookshelf	50	15	25	-67%	25%	13
Lamps	20	15	3	80%	25%	16
Chairs		20			25%	
Curtains/Drapes	160	15	10	33%	25%	53
Unattached Rugs		15			25%	
Pictures	20		5		100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
CD Player	150	15	0.5	97%	25%	145

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Fan	25	10	6	40%	25%	10
Telephone	30	25	3	88%	25%	26
CD's	150		1		60%	90
Ironing Equipment	20	8	2	75%	60%	15
Clock	10	50	5	90%	25%	9
Gun	900		5		100%	900
Miscellaneous Items	100	10	3	70%	25%	70
Mirror	50		20		90%	45
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear		3			25%	
Coats and Jackets	200	6	3	50%	25%	100
Raincoats		5			25%	
Pants	300	5	3	40%	25%	120
Shirts	1,125	4		100%	25%	1,125
Suits		5			25%	
Sweaters	30	10	3	70%	25%	21
Underwear	144	6	3	50%	25%	72
Robes		6			25%	
Socks	108	2	3	-50%	25%	27
Shoes and Boots	555	4	2	50%	25%	278
Jewelry	350		14		100%	350
Belts	100	5	3	40%	25%	40
Caps	200	5	6	-20%	25%	50
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	330	6	3	50%	25%	165
Raincoats		5			25%	
Dresses	200	5	3	40%	25%	80
Pants and Slacks	1,500	5	3	40%	25%	600
Skirts	75	7	3	57%	25%	43
Blouses and Shirts	2,600	4	3	25%	25%	650
Suits		5			25%	
Sweaters	210	10	3	70%	25%	147
Robes		6			25%	
Underwear	1,152	6	3	50%	25%	576
Socks/Stockings	384	2	3	-50%	25%	96

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	1,200	4	3	25%	25%	300
Handbags/Purses	300	5	3	40%	25%	120
Caps	20	5	5	0%	25%	5
Jewelry	1,500		5		100%	1,500
Scarves		6			25%	
Belts	20	5	1	80%	25%	16
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	50				100%	50
Hygiene Items	130				100%	130
Towels	192	4	3	25%	25%	48
Bathroom Appliances	71	10	2	80%	25%	57
Cosmetics/Perfumes	290				50%	145
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	40				75%	30
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	40	15		100%	25%	40
Luggage					25%	
Briefcases					25%	
Radio	30	5	5	0%	25%	8
Bathroom Scale	20	5	1	80%	25%	16
Trash Can	20	15	1	93%	25%	19
Hamper	20	4	25	-525%	25%	5
Rug	5	15	1	93%	25%	5
Electric Heater	35	20	5	75%	25%	26
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	150	25	11	56%	25%	84
Box Springs/Mattresses	400	25	11	56%	25%	224
Bedding/Bedsreads	75	10	2	80%	25%	60

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	400	20	11	45%	25%	180
Dressing Tables		25			25%	
Night Tables	75	25	10	60%	25%	45
Other Tables		15			25%	
Lamps	20	15	1	93%	25%	19
Chairs	25	20	5	75%	25%	19
Curtains/Drapes	30	15	1	93%	25%	28
Unattached Rugs		15			25%	
Pictures	125		10		100%	125
Trunks (Hope Chests)		35			25%	
Fan	25	10	1	90%	25%	23
Stereo	600	20	0.33	98%	100%	600
Vacuum Cleaner	200	15	0.5	97%	25%	193
Medication	50				100%	50
Telephone	30	25	2	92%	70%	28
Clock Radio	15	15	0.5	97%	60%	15
Miscellaneous Items	230	20	3.5	83%	25%	190
Trash Can	10	15	2	87%	25%	9
Laundry Basket	10	4	1	75%	25%	8
Other						
Other						
Other						
BEDROOM (3)						
Beds	250	25	8	68%	25%	170
Box Springs/Mattresses	100	25	8	68%	25%	68
Bedding/Bedspreads	75	10	5	50%	25%	38
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps	20	15	5	67%	25%	13
Chairs	50	20	5	75%	25%	38
Curtains/Drapes	30	15	20	-33%	25%	8
Unattached Rugs	10	15	2	87%	25%	9
Pictures	225				100%	225
VHS Tapes	400	15	2	87%	25%	347
Television Sets	250	12	10	17%	25%	63
Fan	25	10	8	20%	25%	6
CD's	450		3		60%	270
VCR	200	12	3	75%	25%	150
Stereo Equipment	500	15	5	67%	25%	333
Telephone/Caller ID	110	25	5	80%	25%	88
Horse Collection	800		6		100%	800
Trash Can	10	15	2	87%	25%	9
Curio Cabinet	50	30	5	83%	25%	42
Miscellaneous Items	150	10	3	70%	25%	105
Books	300		5		60%	180
Clock Radio	20	15	5	67%	25%	13

MOBILE-HOME 5
Dulac, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	\$34,026					\$20,122

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25	2		25%	
Books	1,000		2		60%	600
Couches/Sofas	700	15	5	67%	25%	467
Chairs	540	20	4	80%	25%	432
Tables	525	25	4	84%	25%	441
Lamps	125	15	3	80%	25%	100
Curtains/Drapes	150	15	3	80%	25%	120
Unattached Carpets/Rugs		15	2		25%	
Television Sets	800	12	1	92%	25%	733
Stereo Equipment		15	5		25%	
VCR Equipment	300	12	1	92%	25%	275
Video Tapes		15	2		25%	
Records/CDS/Cassettes			10		60%	
Pictures	100		5		100%	100
Antiques	10,000		70		100%	10,000
Organ	600	25	10	60%	25%	360
Curio Cabinet	250	30	17	43%	25%	108
Collection	50	10	5	50%	25%	25
Photo Albums	600		5		100%	600
Camera	1,000	15	10	33%	25%	333
Sega	200	7	2	71%	25%	143
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	300				100%	300
Canned Food	150				100%	150
Frozen Food	500				100%	500
Liquor	10				100%	10
Freezers	750	15	1	93%	25%	700
Refrigerators	400	15	1	93%	25%	373
Range/Stove	450	15	1	93%	25%	420
Microwave Ovens	100	11	2	82%	25%	82
Portable Dishwashers	400	10	1	90%	25%	360
Fire Alarm	450	10	1	90%	25%	405
Chairs	500	15	5	67%	25%	333
Tables	100	15	5	67%	25%	67
Dishes and Crockery	200		2		70%	140
China	560		35		90%	504
Glassware and Crystal	50		5		90%	45
Silverware	70		3		90%	63
Knives and Other Utensils	100	20	3	85%	25%	85
Pans and Cooking Ware	500	20	3	85%	25%	425
Appliances	500	10	3	70%	25%	350
Desks/File Cabinets		20			25%	
Trash Can	10	15	1	93%	25%	9
Curtains/Drapes	110	15	1	93%	25%	103
Clock	20	50	4	92%	25%	18
Telephone	100	25	2	92%	25%	92
Miscellaneous Items	75	10	1	90%	25%	68
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 6

Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	450	10	1	90%	25%	405
Clothes Washer	450	10	1	90%	25%	405
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	50	20	3	85%	25%	43
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Cleaning Supplies	50		0.08		100%	50
Bedding	200	10	2	80%	25%	160
Laundry Basket	20	4	2	50%	25%	10
GEO Safari Game	300	7	1.5	79%	25%	236
Hand Held Vacuum	25	15	3	80%	25%	20
Miscellaneous Items	100	10	2	80%	25%	80
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	50	25	2	92%	25%	46
Box Springs/Mattresses	400	25	2	92%	25%	368
Bedding/Bedspreads	50	10	1.5	85%	25%	43
Chest of Drawers	500	20	5	75%	25%	375
Dressing Tables		25			25%	
Antique Night Tables	400		80		100%	400
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes	100	15	1	93%	25%	93
Unattached Rugs		15			25%	
Guitar	1,150	20	10	50%	25%	575
Baby Equipment	180	10	2	80%	25%	144
Television Sets	400	12	1	92%	25%	367
Sewing Machine	300	25	15	40%	25%	120

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Baby Bed	80	10	2	80%	25%	64
Rocking Chair	50	20	2	90%	25%	45
VCR/Rewinder	200	12	2	83%	25%	167
VHS Tapes	350	15	2	87%	25%	303
Toys	500	10	2	80%	25%	400
Fan	40	40	2	95%	25%	38
Clock Radio	20	15	3	80%	25%	16
CD's	225		1		60%	135
Vacuum Cleaner	180	15	1	93%	25%	168
File Cabinet	250	20	2	90%	25%	225
MEN'S CLOTHING						
Ties/Neckwear	120	3	3	0%	25%	30
Coats and Jackets	590	6	3	50%	25%	295
Raincoats		5			25%	
Pants	1,125	5	3	40%	25%	450
Shirts	1,800	4	3	25%	25%	450
Suits	500	5	3	40%	25%	200
Sweaters	70	10	3	70%	25%	49
Underwear	288	6	2	67%	25%	192
Robes	60	6	3	50%	25%	30
Socks	216	2	3	-50%	25%	54
Shoes and Boots	405	4	3	25%	25%	101
Jewelry	500		5		100%	500
Belts	50	5	3	40%	25%	20
Hats	140	5	3	40%	25%	56
Cologne	160		1		50%	80
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses	160	5	2	60%	25%	96
Pants and Slacks	300	5	2	60%	25%	180
Skirts	25	7	2	71%	25%	18
Blouses and Shirts	450	4	2	50%	25%	225
Suits		5			25%	
Sweaters		10			25%	
Robes		6			25%	
Underwear	384	6	2	67%	25%	256
Socks/Stockings	108	2	3	-50%	25%	27

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	300	4	3	25%	25%	75
Handbags/Purses	60	5	3	40%	25%	24
Hats		5			25%	
Jewelry	300		3		100%	300
Scarves		6			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	330	6	2	67%	25%	220
Raincoats	20	5	2	60%	25%	12
Dresses	450	5	2	60%	25%	270
Pants	1,125	5	2	60%	25%	675
Skirts	30	7	2	71%	25%	21
Blouses/Shirts	500	4	2	50%	25%	250
Suits		5			25%	
Sweaters	40	10	2	80%	25%	32
Sportswear		6			25%	
Underwear	432	6	3	50%	25%	216
Socks/Stockings	160	2	2	0%	25%	40
Shoes and Boots	80	4	2	50%	25%	40
Jewelry	110		2		100%	110
Hats	100	5	2	60%	25%	60
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	310				100%	310
Hygiene Items	85				100%	85
Towels	192	4	2	50%	25%	96
Bathroom Appliances	105	10	4	60%	25%	63
Cosmetics/Perfumes	110		1		50%	55
Medical Appliances	620	10	2	80%	25%	496
Wheelchairs					25%	0
Walkers					25%	0
Art Work	25		1		75%	19
Indoor Plants	25		1		100%	25
Telephones					25%	0
Curtains/Drapes	10	15	1	93%	25%	9
Quilt Rack	25	10	1	90%	25%	23
Laundry Basket	10	4	1	75%	25%	8
Heater	30	20	1	95%	25%	29
Rugs	20	15	1	93%	25%	19
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	150	25	2	92%	25%	138
Box Springs/Mattresses	400	25	1.5	94%	25%	376
Bedding/Bedspreads	80	10	1.5	85%	25%	68

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	150	20	5	75%	25%	113
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables	150	15	5	67%	25%	100
Lamps	20	15	1	93%	25%	19
Chairs		20			25%	
Curtains/Drapes	50	15	1		25%	13
Unattached Rugs		15			25%	
Pictures	40		2		100%	40
Trunks (Hope Chests)		35			25%	
Television Sets	300	12	5	58%	25%	175
Bowling Balls	200	6	10	-67%	25%	50
Clock Radio	30	15	10	33%	25%	10
Trash Can	10	15	2	87%	25%	9
Medication	100				70%	70
Stereo	60	15	5	67%	60%	40
Fan	30	10	2	80%	25%	24
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	450	25	3	88%	25%	396
Box Springs/Mattresses	300	25	3	88%	25%	264
Bedding/Bedspreads	150	10	3	70%	25%	105
Chest of Drawers	100	20	1	95%	25%	95
Dressing Tables	100	25	2	92%	25%	92
Night Tables		25			25%	
Other Tables		15			25%	
Lamps	100	15	5	67%	25%	67
Chairs		20			25%	
Curtains/Drapes	100	15	1	93%	25%	93
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets	250	12	2	83%	25%	208
Stereo	200	15	1	93%	25%	187
Clock	20	50	2	96%	25%	19
CD's	225		3		60%	135
Books	250		5		60%	150
Sport Card Collection	1,800		5		100%	1,800
Games	300		5		75%	225
Trumpets	1,350	20	6	70%	25%	945
Trash Can	30	15	2	87%	25%	26
Sega Games	180	7	2	71%	25%	129
Other						
Other						

MOBILE-HOME 6
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	51,145					39,012

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center	200	25	3	88%	25%	176
Books					60%	0
Couches/Sofas	1,200	15	4	73%	25%	880
Chairs		20			25%	
Tables	300	25	5	80%	25%	240
Lamps	175	15	3	80%	25%	140
Curtains/Drapes	100	15	3	80%	25%	80
Unattached Carpets/Rugs		15	2		25%	
Television Sets	300	12	2	83%	25%	250
Stereo Equipment	750	15	3	80%	25%	600
VCR Equipment	200	12	1	92%	25%	183
Video Tapes	400	15	3	80%	25%	320
Records/CDS/Cassettes	4,050		10		60%	2,430
Pictures	160		4		100%	160
Antiques	200		50		100%	
3 Photo Albums	300		10		100%	300
Telephone	75	25	2		100%	75
Video Games	600	7	1	86%	25%	514
Video Tapes	600	15	1	93%	25%	560
Miscellaneous Items	450	10	1	90%	25%	405
Bowling Balls	90	6	5	17%	25%	23
Decorations	50		1		75%	38
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	75				100%	75
Canned Food	100				100%	100
Frozen Food	150				100%	150
Liquor	375				100%	375
Miscellaneous Items	200	10	2	80%	25%	160
Refrigerators	650	15	3	80%	25%	520
Range/Stove	400	15	3	80%	25%	320
Microwave Ovens	200	11	3	73%	25%	145
Portable Dishwashers	350	10	3	70%	25%	245
Baker's Rack	150	12	1	92%	25%	138
Chairs	300	15	3	80%	25%	240
Tables	150	15	3	80%	25%	120
Dishes and Crockery	350		3		70%	245
China	318		3		90%	286
Glassware and Crystal	470		3		90%	423
Silverware	100		3		90%	90
Knives and Other Utensils	250	20	1	95%	25%	238
Pans and Cooking Ware	300	20	1	95%	25%	285
Appliances	400	10	1	90%	25%	360
Desks/File Cabinets	50	20	5	75%	25%	38
Aquarium	50	10	1	90%	25%	45
Curtains/Drapes	100	15	1	93%	25%	93
Antique China	600		100		100%	600
Table	75	15	10	33%	25%	25
Microwave Cart	100	11	1	91%	25%	91
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	350	10	3	70%	25%	245
Clothes Washer	400	10	3	70%	25%	280
Ironing Equipment	50	8	10	-25%	25%	13
Freezer	250	15	3	80%	25%	200
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	50	20	5	75%	25%	38
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Laundry Baskets	30	4	1	75%	25%	23
Art	75		1		75%	56
Miscellaneous Items	100	10	2	80%	25%	80
Camping Equipment	125	10	2	80%	25%	100
Trash Can	10	15	1	93%	25%	9
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	300	25	1	96%	25%	288
Box Springs/Mattresses	600	25	1	96%	25%	576
Bedding/Bedspreads	100	10	1	90%	25%	90
Chest of Drawers	150	20	5	75%	25%	113
Dressing Tables	300	25	10	60%	25%	180
Night Tables	150	25	10	60%	25%	90
Other Tables/Entertainment Center	150	15	5	67%	25%	100
Lamps	50	15	5	67%	25%	33
Chairs	50	20	5	75%	25%	38
Curtains/Drapes	100	15	3	80%	25%	80
Guitar	500	20	5	75%	25%	375
Pictures	1,600		1		100%	1,600
Mirror	75		8		90%	68
Television Sets	175	12	5	58%	25%	102
CD Player	300	15	2.5	83%	25%	250

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Vacuum Cleaner	125	15	5	67%	25%	83
Word Processor	400	20	2	90%	25%	360
Desk	150	12	2	83%	25%	125
Telephone	20	25	5	80%	25%	16
Scanner	50	10	1	90%	25%	45
Clock Radio	20	50	5	90%	25%	18
Guns	650		5		100%	650
Luggage	300	20	10	50%	25%	150
Camera	150	15	4	73%	25%	110
Books	1,250		5		60%	750
MEN'S CLOTHING						
Ties/Neckwear	20	3	5	-67%	25%	5
Coats and Jackets	500	6	5	17%	25%	125
Raincoats		5	5		25%	
Pants	1,250	5	5	0%	25%	313
Shirts	2,500	4	5	-25%	25%	625
Suits	200	5	5	0%	25%	50
Sweaters	120	10	5	50%	25%	60
Underwear	192	6	3	50%	25%	96
Robes		6			25%	
Socks	72	2	3	-50%	25%	18
Shoes and Boots	1,020	4	5	-25%	25%	255
Jewelry	1,100		6		100%	1,100
Belts	150	5	5	0%	25%	38
Caps	300	5	5	0%	25%	75
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	150	6	3	50%	25%	75
Raincoats		5			25%	
Dresses	1,250	5	3	40%	25%	500
Pants and Slacks	1,200	5	3	40%	25%	480
Skirts	180	7	3	57%	25%	103
Blouses and Shirts	1,250	4	3	25%	25%	313
Suits		5			25%	
Sweaters	105	10	3	70%	25%	74
Robes	80	6	1	83%	25%	67
Underwear	384	6	3	50%	25%	192
Socks/Stockings	144	2	2	0%	25%	36

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	400	4	3	25%	25%	100
Handbags/Purses	360	5	2	60%	25%	216
Hats		5			25%	
Jewelry	1,500		2		100%	1,500
Scarves		6			25%	
Wedding Dress	1,000	1	1		100%	1,000
Belts	50	5	3	40%	25%	20
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	675	6	2	67%	25%	450
Raincoats		5			25%	
Dresses	675	5	2	60%	25%	405
Pants	1,150	5	1	80%	25%	920
Skirts	120	7	2	71%	25%	86
Blouses/Shirts	1,375	4	2	50%	25%	688
Suits	125	5	1	80%	25%	100
Sweaters	80	10	2	80%	25%	64
Sportswear		6			25%	
Underwear	432	6	2	67%	25%	288
Socks/Stockings	120	2	2	0%	25%	30
Shoes and Boots	535	4	2	50%	25%	268
Jewelry	375		2		100%	375
Belts	70	5	1	80%	25%	56
Purses	210	5	2	60%	25%	126
Caps	20	5	2	60%	25%	12
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	75				100%	75
Hygiene Items	100				100%	100
Towels	240	4	2	50%	25%	120
Bathroom Appliances	155	10	2	80%	25%	124
Cosmetics/Perfumes	590		1		50%	295
Medical Appliances	360	10	2	80%	25%	288
Wheelchairs		20			25%	
Walkers		15			25%	
Art Work	260		2		75%	195
Indoor Plants					100%	0
Telephones					25%	
Curtains/Drapes	90	15	3	80%	25%	72
Trash Can	10	15	2	87%	25%	9
Rack	20	10	2	80%	25%	16
Rug	30	15	3	80%	25%	24
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	450	25	18	28%	25%	126
Box Springs/Mattresses	200	25	2	92%	25%	184

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Bedding/Bedspreads	100	10	3	70%	25%	70
Chest of Drawers	200	20	2	90%	25%	180
Desk	75	25	10	60%	25%	45
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs	75	20	15	25%	25%	19
Curtains/Drapes	50	15	3	80%	25%	40
Unattached Rugs		15			25%	
Pictures			2		100%	
Trunks (Hope Chests)		35			25%	
Television Sets	250	12	10		25%	63
Radio	150	20	1	95%	100%	150
Toys	600	10	3	70%	25%	420
Bike	150	10	2	80%	25%	120
Christmas Decoration	200	2			75%	150
Miscellaneous Items	550	10	2	80%	60%	440
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds	500	25	5	80%	25%	400
Box Springs/Mattresses	750	25	5	80%	25%	600
Bedding/Bedspreads	400	10	5	50%	25%	200
Chest of Drawers		20	2		25%	
Dressing Tables	500	25	5	80%	25%	400
Night Tables	100	25	5	80%	25%	80
Other Tables	75	15	3	80%	25%	60
Lamps	50	15	5	67%	25%	33
Chairs	200	20	3	85%	25%	170
Curtains/Drapes	200	15	3	80%	25%	160
Unattached Rugs	10	15	2	87%	25%	9
Pictures	90		3		100%	90
Luggage	200	20	5	75%	25%	150
Camera	100	15	1	93%	25%	93
Radio	200	20	3	85%	100%	200
Stuffed Animals Collection	125		3		100%	125
CD's	330		3		60%	198
Cassettes	450		3		60%	270
Miscellaneous Items	350	10	3	70%	60%	245
Books	120		3		60%	72
Telephone	25	25	4	84%	25%	21
Clock Radio	25	15	2	87%	25%	22
Antique Dolls	150		75		100%	150
Musical Instruments	600	20	7.5	63%	25%	375
Telescope	75	25	5	80%	25%	60

MOBILE-HOME 7
Houma, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	57,662					38,927

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25			25%	
Books	105				60%	63
Couches/Sofas	1,000	15	5	67%	25%	667
Chairs	550	20	14	30%	25%	165
Tables	250	25	10	60%	25%	150
Lamps	60	15	1.5	90%	25%	54
Curtains/Drapes	30	15	2	87%	25%	26
Unattached Carpets/Rugs	30	15	4	73%	25%	22
Television Sets	150	12	15	-25%	25%	38
Stereo Equipment	200	15	10	33%	25%	67
VCR Equipment	200	12	8	33%	25%	67
Video Tapes	400	15	1	93%	25%	373
Records/CDS/Cassettes	650				60%	390
Pictures	520				100%	520
Antiques	100				100%	100
Piano						
Arts & Crafts	245		3		75%	184
Telephone	85	25	1	96%	25%	82
Toys	50		1		75%	38
Photo Albums	525				100%	525
Crystal	100				90%	90
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	75				100%	75
Frozen Food	150				100%	150
Liquor	20		1		100%	20
Freezers	200	15	5	67%	25%	133
Refrigerators	500	15	9	40%	25%	200
Range/Stove	400	15	9	40%	25%	160
Microwave Ovens	150	11	8	27%	25%	41
Portable Dishwashers	250	10	9	10%	25%	63
Clock	5	50	1	98%	25%	5
Chairs	400	15	3	80%	25%	320
Tables	200	15	10	33%	25%	67
Dishes and Crockery	250		3		70%	175
China	240		9		90%	216
Glassware and Crystal	140		4		90%	126
Silverware	160		9		90%	144
Knives and Other Utensils	50	20	9	55%	25%	28
Pans and Cooking Ware	300	20	9	55%	25%	165
Appliances	180	10	9	10%	25%	45
Medication	20				100%	20
Telephone	10	25	6	76%	25%	8
Curtains/Drapes	60	15	1	93%	25%	56
Antique China	320				100%	320
Cook Books	180				60%	108
Arts & Crafts	200		3		75%	150
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
Stereo Equipment		15			25%	
Records/CDS/Cassettes					60%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 8

Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
Other						
Other						
Other						
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	250	10	10	0%	25%	63
Clothes Washer	250	10	10	0%	25%	63
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools	50	20	3	85%	25%	43
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Baskets	15	4	3	25%	25%	4
Cleaning Supplies	30				100%	30
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	40	25	7	72%	25%	29
Box Springs/Mattresses	200	25	7	72%	25%	144
Bedding/Bedspreads	100	10	7	30%	25%	30
Chest of Drawers	70	20	7	65%	25%	46
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables/Shelf	75	15	1	93%	25%	70
Lamps	15	15	4	73%	25%	11
Chairs	35	20	2	90%	25%	32
Curtains/Drapes	15	15	7	53%	25%	8
Unattached Rugs		15	2		25%	
Pictures	90				100%	90
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
File Cabinet	50	20	15	25%	25%	13

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Vacuum Cleaner	80	15	4	73%	25%	59
Books	500		3		60%	
Toys	626	10	3	70%	75%	470
Baby Equipment	25	10	3	70%	25%	18
Other						
Other						
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear	210	3	3	0%	25%	53
Coats and Jackets	500	6	3	50%	25%	250
Raincoats		5			25%	
Pants	900	5	3	40%	25%	360
Shirts	1,200	4	3	25%	25%	300
Suits	1,200	5	3	40%	25%	480
Sweaters		10			25%	
Underwear	72	6	3	50%	25%	36
Robes	30	6	3	50%	25%	15
Socks	108	2	3	-50%	25%	27
Shoes and Boots	660	4	3	25%	25%	165
Jewelry	355		3		100%	355
Belts	50	5	3	40%	25%	20
Hats	60	5	3	40%	25%	24
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	130	6	3	50%	25%	65
Raincoats		5			25%	
Dresses	1,000	5	3	40%	25%	400
Pants and Slacks	400	5	3	40%	25%	160
Skirts	550	7	3	57%	25%	314
Blouses and Shirts	1,360	4	3	25%	25%	340
Suits		5			25%	
Sweaters	165	10	3	70%	25%	116
Robes		6			25%	
Underwear	144	6	3	50%	25%	72
Socks/Stockings	72	2	3	-50%	25%	18

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	630	4	3	25%	25%	158
Handbags/Purses	80	5	3	40%	25%	32
Hats		5			25%	
Jewelry	2,400		3		100%	2,400
Scarves		6			25%	
Belts	200	5	3	40%	25%	80
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	110	6	1	83%	25%	92
Raincoats	10	5	1	80%	25%	8
Dresses		5			25%	
Pants	250	5	1	80%	25%	200
Skirts		7			25%	
Blouses/Shirts	450	4	1	75%	25%	338
Suits	120	5	1	80%	25%	96
Sweaters	100	10	1	90%	25%	90
Sportswear		6			25%	
Underwear	48	6	1	83%	25%	40
Socks/Stockings	36	2	1	50%	25%	18
Shoes and Boots	60	4	1	75%	25%	45
Jewelry					100%	
Hats	100	5	1	80%	25%	80
Belts	16	5	1	80%	25%	13
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	50				100%	50
Towels	152	4	1	75%	25%	114
Bathroom Appliances	35	10	4	60%	25%	21
Cosmetics/Perfumes	125		1		50%	63
Medical Appliances					25%	
Wheelchairs					25%	
Walkers					25%	
Art Work	105			3.5	100%	368
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	30	15	5	67%	25%	20
Luggage					25%	
Briefcases					25%	
Toys	25	10	1	90%	25%	23
Mirror	70		10		90%	63
Trash Can	25	15	4	73%	25%	18
Picture	90				100%	90
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	250	25	20	20%	25%	63
Box Springs/Mattresses	400	25	8	68%	25%	272
Bedding/Bedspreads	150	10	9	10%	25%	38

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers	200	20	40	-100%	25%	50
Antique Dressing Tables	300	25			100%	300
Night Tables		25			25%	
Other Tables	10	15	8	47%	25%	5
Lamps	20	15	8	47%	25%	9
VCR	200	20	8	60%	25%	120
Curtains/Drapes	60	15	5	67%	25%	40
Unattached Rugs	40	15	2	87%	25%	35
Pictures	140		3		100%	140
Camera	250	35	4	89%	25%	221
Video Camera	800	12	8	33%	25%	267
Bedding Linens	700	20	10	50%	25%	350
Bookshelf	50	25	10	60%	25%	30
Crafts	100	12	2		75%	75
Books	650		20		60%	390
Telephone	20	12	4	67%	60%	13
Antique Sewing Machine	200		40		100%	200
Hamper	15	4	9	-125%	25%	4
Mirror	30		8		90%	27
Miscellaneous Items	75	10	5	50%	25%	38
Clock Radio	50	10	10	0%	25%	13
Ironing Equipment	40	8	3	63%	25%	25
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 8
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	31,509					18,504

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25	2		25%	
Books					60%	
Couches/Sofas	1,000	15	6	60%	25%	600
Chairs	1,275	20	4	80%	25%	1,020
Tables	100	25	6	76%	25%	76
Lamps	50	15	10	33%	25%	17
Curtains/Drapes	700	15	0.16	99%	25%	693
Unattached Carpets/Rugs	200	15	2	87%	25%	173
Television Sets	200	12	2	83%	25%	167
Stereo Equipment	400	15	5	67%	25%	267
VCR Equipment	200	12	5	58%	25%	117
Video Tapes	80	15	2	87%	25%	69
Records/CDS/Cassettes	500		10		60%	300
Pictures	745		2		100%	745
Antiques	70				100%	70
Doll Collection	280		2		100%	280
Art & Crafts	100		2		75%	75
Curio Cabinet	800	30	10	67%	25%	533
Crystal	2,500		25		90%	2,250
Antique Gun	250				100%	250
Other						
Other						
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	40				100%	40
Canned Food	20				100%	20
Frozen Food	25				100%	25
Liquor					100%	
Freezers		15			25%	
Refrigerators	1,700	15	0.16	99%	25%	1,682
Range/Stove	300	15	0.16	99%	25%	297
Microwave Ovens	300	11	7	36%	25%	109
Portable Dishwashers	350	10	0.16	98%	25%	344
Portable Trash compactor		12			25%	
Antique Chairs	600				100%	600
Antique Tables	200				100%	200
Dishes and Crockery	150		6		70%	105
China	480		6		90%	432
Glassware and Crystal	760		6		90%	684
Silverware	100		6		90%	90
Knives and Other Utensils	150	20	6	70%	25%	105
Pans and Cooking Ware	800	20	6	70%	25%	560
Appliances	255	10	5	50%	25%	128
Antiques	300		100		100%	300
Lamps					25%	
Curtains/Drapes	20	15	0.16	99%	25%	20
Doll Collection	1,220		3		100%	1,220
Rug	40	15	6	60%	25%	24
Car Collection	400		4		100%	400
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas	1,000	15	0.25	98%	25%	983
Chairs	75	20	5	75%	25%	56
Tables	30	25	10	60%	25%	18
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes	30	15	0.25	98%	25%	30
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets	200	12	5	58%	25%	117
Videotapes/VCR Equipment	200	12	5	58%	25%	117
VHS Tapes	750	15	2	87%	25%	650
Arts & Crafts	40		3		75%	30
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Christmas Decorations	390		4		75%	293
Antique China Closet	1,000		100		100%	1,000
Bedding	600	10	5	50%	25%	300
Car Collection	622		4		75%	467
Cordless Telephone	100	25	0.16	99%	25%	99
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	450	10	5	50%	25%	225
Clothes Washer	450	10	4	60%	25%	270
Ironing Equipment		8			25%	
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Cleaning Supplies	40				100%	40
Basket	5	4	1	75%	25%	4
Misc. Items	100	10	25	-150%	25%	25
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers	200	20	7	65%	25%	130
Dressing Tables		25			25%	
Night Tables		25			25%	
Antique Buffet	1,000	15	100	-567%	25%	250
Lamps		15			25%	
Chairs	200	20	75	-275%	25%	50
Curtains/Drapes	30	15	0.25	98%	25%	30
Unattached Rugs		15			25%	
Pictures	255		3		100%	255
Trunks (Hope Chests)		35			25%	
Medical Equipment	10	12	30	-150%	100%	10
Fan	125	10	2	80%	25%	100

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Vacuum Cleaner	125	15	0.08	99%	25%	124
Toys	75	10	1	90%	25%	68
Arts & Crafts	100				75%	75
Ironing Equipment	35	8	8	0%	25%	9
Doll Collection	640		30		100%	640
Cassettes	750		10		60%	450
Baseball Card Collection	1,500		7		100%	1,500
Antique Bowl	50		100		100%	50
Antique Chest	25		100		100%	25
Appliances	15	10	15	-50%	25%	4
MEN'S CLOTHING						
Ties/Neckwear	375	3	3	0%	25%	94
Coats and Jackets	400	6	3	50%	25%	200
Raincoats		5			25%	
Pants	300	5	3	40%	25%	120
Shirts	400	4	3	25%	25%	100
Suits	1,000	5	3	40%	25%	400
Sweaters		10			25%	
Underwear	144	6	3	50%	25%	72
Robes		6			25%	
Socks	48	2	3	-50%	25%	12
Shoes and Boots	120	4	3	25%	25%	30
Jewelry					100%	
Belts		5			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses	2,100	5	3	40%	25%	840
Pants and Slacks	660	5	1	80%	25%	528
Skirts	100	7	2	71%	25%	71
Blouses and Shirts	300	4	2	50%	25%	150
Suits	800	5	2	60%	25%	480
Sweaters	1,225	10	3	70%	25%	858
Robes	90	6	3	50%	25%	45
Underwear	384	6	2	67%	25%	256
Socks/Stockings	16	2	2	0%	25%	4

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	180	4	3	25%	25%	45
Handbags/Purses	30	5	1	80%	25%	24
Hats		5			25%	
Jewelry	4,000				100%	4,000
Scarves		6			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets		6			25%	
Raincoats		5			25%	
Dresses		5			25%	
Pants		5			25%	
Skirts		7			25%	
Blouses/Shirts		4			25%	
Suits		5			25%	
Sweaters		10			25%	
Sportswear		6			25%	
Underwear		6			25%	
Socks/Stockings		2			25%	
Shoes and Boots		4			25%	
Jewelry					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment		10			25%	
Fishing Tackle		10			25%	
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment					100%	

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment		15			25%	
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication					100%	
Hygiene Items	75				100%	75
Towels	356	4	1	75%	25%	267
Bathroom Appliances	20	10	1		25%	5
Cosmetics/Perfumes	50		1		50%	25
Medical Appliances	125		1		100%	125
Wheelchairs	700	20	3	85%	25%	595
Walkers	200	15	1	93%	25%	187
Art Work	55		6		75%	41
Indoor Plants					100%	
Telephones					25%	
Curtains/Drapes	50	15	3	80%	25%	40
Luggage					25%	
Briefcases					25%	
Rug Set	10	15	1	93%	25%	9
Trash Can	15	15	1	93%	25%	14
Bedding	30	25	1	96%	25%	29
Hamper	10	4	1	75%	25%	8
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	600	25	10	60%	25%	360
Box Springs/Mattresses	200	25	10	60%	25%	120
Bedding/Bedsreads	300	10	4	60%	25%	180

MOBILE-HOME 9
Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers		20			25%	
Dressing Tables	300	25	15	40%	25%	120
Antique Night Tables		25			25%	
Antique Buffet	2,000				100%	2,000
Lamps	50	15	5	67%	25%	33
VCR		20			25%	
Curtains/Drapes	150	15	5	67%	25%	100
Unattached Rugs		15			25%	
Pictures	40		5		100%	40
Trunks (Hope Chest)			4		25%	
Television Sets	800	12	8	33%	25%	267
Clock	25	50	6	88%	25%	22
Trash Can	10	15	1	93%	25%	9
Arts & Crafts	80		2		75%	60
Radio	80	10	5		60%	48
Quilts & Blankets	245	10	3	70%	60%	172
Luggage Bags	50	20	2	90%	25%	45
Basket	15	4	0.08	98%	25%	15
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 9

Ventress, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	48,190					36,921

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE-HOME 10
Torbert, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
LIVING ROOM						
Unattached Bookcases/Ent. Center		25	2		25%	
Books					60%	
Couches/Sofas	900	15	10	33%	25%	300
Chairs	500	20	10	50%	25%	250
Tables		25			25%	
Lamps	20	15	5	67%	25%	13
Curtains/Drapes	300	15	1	93%	25%	280
Unattached Carpets/Rugs		15			25%	
Television Sets	900	12	6	50%	25%	450
Stereo Equipment		15			25%	
VCR Equipment	350	12	3.5	71%	25%	248
Video Tapes	400	15	3	80%	25%	320
Records/CDS/Cassettes	500		10		60%	300
Pictures	450		2		100%	450
Antiques	70				100%	70
Typewriter	280		2		100%	280
Telephone	100		2		75%	75
TV Stand	800	30	10	67%	25%	533
Glassware	2,500		25		90%	2,250
Horse Saddle (Misc. Item)	800	10	2	80%	25%	640
Curio Stand	50	30	4	87%	25%	43
Miscellaneous Items	100	10	2	80%	25%	80
Other						
Other						
Other						
Other						
DINING ROOM						
Unattached Buffet/Bar		20			25%	
Chairs		20			25%	
Tables		20			25%	
Unattached China Cabinets		30			25%	
China					90%	
Glassware					90%	
Silverware					90%	
Curtains/Blinds/Drapes		15			25%	
Linens		10			25%	
Unattached Carpet/Rugs		15			25%	
Pictures					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

MOBILE-HOME 10

Torbert, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Other						
Other						
KITCHEN AND PANTRY						
Fresh Food	50				100%	50
Canned Food	50				100%	50
Frozen Food	200				100%	200
Liquor	50				100%	50
Freezers		15			25%	
Refrigerators	500	15	4	73%	25%	367
Range/Stove	400	15	4	73%	25%	293
Microwave Ovens	150	11	4	64%	25%	95
Portable Dishwashers		10			25%	
Portable Trash compactor		12			25%	
Chairs	200	20	4	80%	25%	160
Tables	200	25	4	84%	25%	168
Dishes and Crockery	100		4		70%	70
China	320		4		90%	288
Glassware and Crystal	75		4		90%	68
Silverware	150		4		90%	135
Knives and Other Utensils	50	20	4	80%	25%	40
Pans and Cooking Ware	550	20	4	80%	25%	440
Appliances	180	10	4	60%	25%	108
Desk/File Cabinets	300		100		100%	300
Lamps					25%	
Curtains/Drapes	50	15	4	73%	25%	37
Vacuum Cleaner	20	15	10		100%	20
Rug	75	15	4	73%	25%	55
Miscellaneous Items	100	10	4	60%	25%	60
DEN/OFFICE/LIB. OR FMLY. ROO						
Unattached Bookcases		25			25%	
Books					60%	
Couches/Sofas		15			25%	
Chairs		20			25%	
Tables		25			25%	
Desks/File Cabinets		20			25%	
Lamps		15			25%	
Curtains/Drapes		15			25%	
Unattached Carpets/Rugs		15			25%	
Unattached Bar		20			25%	
Television Sets		12			25%	
Videotapes/VCR Equipment		12			25%	
VHS Tapes		15			25%	
Arts & Crafts					75%	
Computer Hardware		10			25%	
Computer Software		10			25%	
Pictures					100%	
Sewing Machine		25			25%	
Typewriters		20			25%	

MOBILE-HOME 10
Torbert, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Christmas Decorations					75%	
Antique China Closet					100%	
Bedding		10			25%	
Car Collection					75%	
Cordless Telephone		25			25%	
Other						
LAUNDRY/BASEMENT/GARAGE						
Chairs		15			25%	
Tables		15			25%	
Clothes Dryer	300	10	4	60%	25%	180
Clothes Washer	400	10	4	60%	25%	240
Ironing Equipment	30	8	4	50%	25%	15
Freezer		15			25%	
Refrigerator		15			25%	
Luggage		20			25%	
Hand Tools		20			25%	
Power Tools		15			25%	
Lawn & Garden Tools		6			25%	
Work Bench		40			25%	
Barbecue Equipment		10			25%	
Ornaments					75%	
Cleaning Supplies					100%	
Basket		4			25%	
Misc. Items		10			25%	
Electric Heater	50	20	3	85%	25%	43
Cleaning Supplies	50				100%	50
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (1)						
Beds	200	25	1	96%	25%	192
Box Springs/Mattresses	100	25	1	96%	25%	96
Bedding/Bedspreads	40	10	1	90%	25%	36
Chest of Drawers	75	20	20	0%	25%	19
Dressing Tables		25			25%	
Night Tables		25			25%	
Antique Buffet		15			25%	
Lamps		15			25%	
Chairs	30	20	2	90%	25%	27
Curtains/Drapes	30	15	1	93%	25%	28
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Set	150	12	8	33%	25%	50
Toy Chest	50	10	1	90%	25%	45

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Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Miscellaneous Items	50	10	1	90%	25%	45
Toys	600	10	3	70%	25%	420
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
MEN'S CLOTHING						
Ties/Neckwear		3			25%	
Coats and Jackets	700	6	3	50%	25%	350
Raincoats		5			25%	
Pants	250	5	3	40%	25%	100
Shirts	600	4	3	25%	25%	150
Suits	600	5	3	40%	25%	240
Sweaters		10			25%	
Underwear	60	6	2	67%	25%	40
Robes		6			25%	
Socks	72	2	2	0%	25%	18
Shoes and Boots	600	4	2	50%	25%	300
Jewelry	30				100%	30
Belts	20	5	2	60%	25%	12
Caps	40	5	2	60%	25%	24
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
WOMEN'S CLOTHING						
Coats and Jackets	550	6	2		25%	138
Raincoats		5			25%	
Dresses	360	5	2	60%	25%	216
Pants and Slacks	240	5	2	60%	25%	144
Skirts	100	7	2	71%	25%	71
Blouses and Shirts	400	4	2	50%	25%	200
Suits	100	5	1	80%	25%	80
Sweaters	400	10	2	80%	25%	320
Robes	40	6	2	67%	25%	27
Underwear	144	6	2	67%	25%	96
Socks/Stockings	36	2	2	0%	25%	9

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Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	600	4	2	50%	25%	300
Handbags/Purses	180	5	2	60%	25%	108
Hats	10	5	1	80%	25%	8
Jewelry	3,000				100%	3,000
Scarves		6			25%	
Belts	50	5	2	60%	25%	30
Other						
Other						
Other						
Other						
Other						
Other						
Other						
CHILDREN'S CLOTHING						
Coats and Jackets	250	6	2	67%	25%	167
Raincoats	20	5	1	80%	25%	16
Dresses	240	5	2	60%	25%	144
Pants	210	5	2	60%	25%	126
Skirts	45	7	2	71%	25%	32
Blouses/Shirts	500	4	2	50%	25%	250
Suits		5			25%	
Sweaters	150	10	2	80%	25%	120
Sportswear		6			25%	
Underwear	48	6	2	67%	25%	32
Socks/Stockings	40	2	2	0%	25%	10
Shoes and Boots	240	4	2	50%	25%	120
Jewelry	200				100%	200
Belts	20	5	2	60%	25%	12
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
SPORTS/RECREATION/HOBBY						
Billiard Table		13			25%	
Camping Equipment	200	10	4	60%	25%	120
Fishing Tackle	2,500	10	10	0%	25%	625
Games					75%	
Golf Equipment		8			25%	
Skiing Equipment		7			25%	
Guns/Hunting Equipment	4,500				100%	4,500

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Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Musical Instruments		20			25%	
Photography Equipment	60	15	2	87%	25%	52
Sewing Machine		25			25%	
Tennis Equipment		10			25%	
Bicycles		10			25%	
Exercise Equipment		10			25%	
Toys		10			25%	
Collections (Coins, etc)					100%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BATHROOMS/MEDICAL/MISC.						
Bathroom Items		5			25%	
Medication	50				100%	
Hygiene Items	50				100%	50
Towels	120	4	2	50%	25%	60
Bathroom Appliances	160	10	2		25%	40
Cosmetics/Perfumes	30		1		50%	15
Medical Appliances	20		1		100%	20
Wheelchairs		20			25%	
Walkers		15			25%	
Art Work	30		1		75%	23
Indoor Plants					100%	0
Telephones					25%	
Curtains/Drapes	30	15	1	93%	25%	28
Luggage					25%	
Briefcases					25%	
Rug Set		15			25%	
Trash Can	10	15	1	93%	25%	9
Hamper	10	4	4	0%	25%	3
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (2)						
Beds	700	25	7	72%	25%	504
Box Springs/Mattresses	350	25	0.16	99%	25%	348
Bedding/Bedsreads	300	10	4	60%	25%	180

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Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Table					25%	
Lamps		15	5		25%	
VCR		20			25%	
Curtains/Drapes	40	15	1	93%	25%	37
Unattached Rugs		15			25%	
Pictures	100		3		100%	100
Trunks (Hope Chest)					25%	
Television Sets		12			25%	
Clock	10	50	7	86%	25%	9
Window AC Unit	200	10	6	40%	25%	80
Electric Heater	40	20	5	75%	25%	30
Telephone	70	10	2		60%	42
Other						
Other						
Other						
Other						
Other						
Other						
Other						
BEDROOM (3)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						

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Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
BEDROOM (4)						
Beds		25			25%	
Box Springs/Mattresses		25			25%	
Bedding/Bedspreads		10			25%	
Chest of Drawers		20			25%	
Dressing Tables		25			25%	
Night Tables		25			25%	
Other Tables		15			25%	
Lamps		15			25%	
Chairs		20			25%	
Curtains/Drapes		15			25%	
Unattached Rugs		15			25%	
Pictures					100%	
Trunks (Hope Chests)		35			25%	
Television Sets		12			25%	
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Other						
Total	35,670					25,237

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
 Depreciation = (Age/Useful Life * Replacement Value)
 Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
 Depreciated Value = Replacement Value * Percent of Value Remaining